This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.

+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.

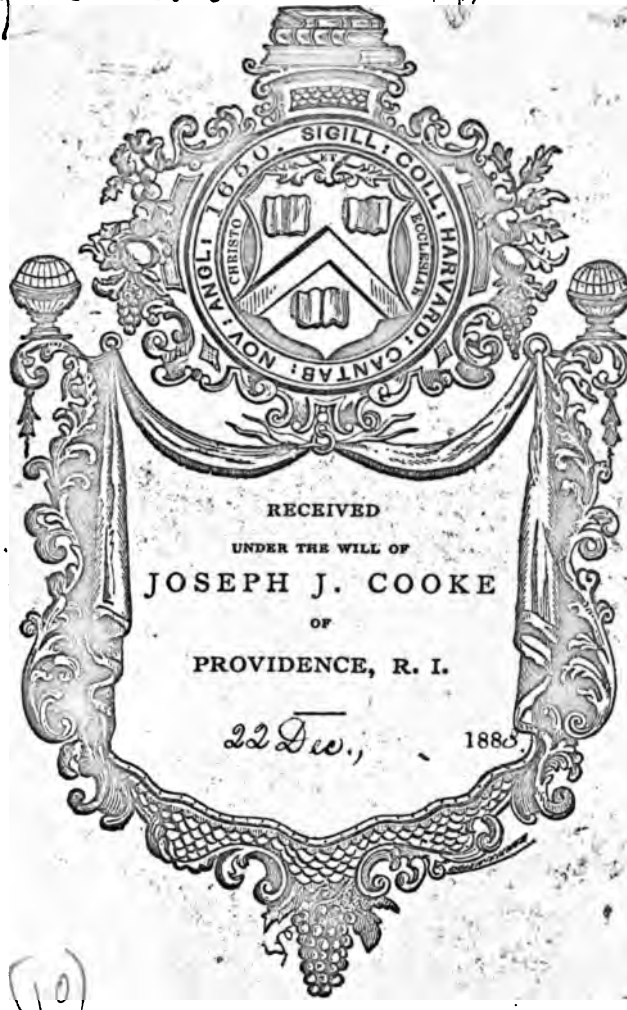
+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.

+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

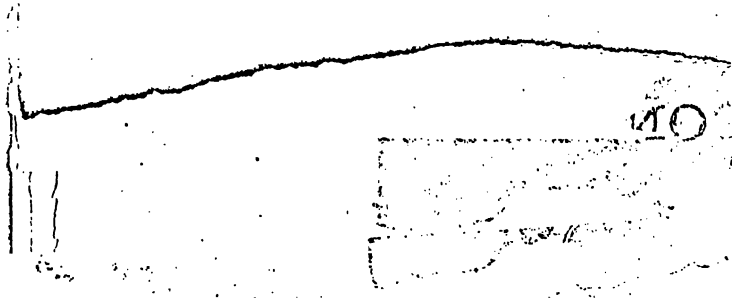
Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`

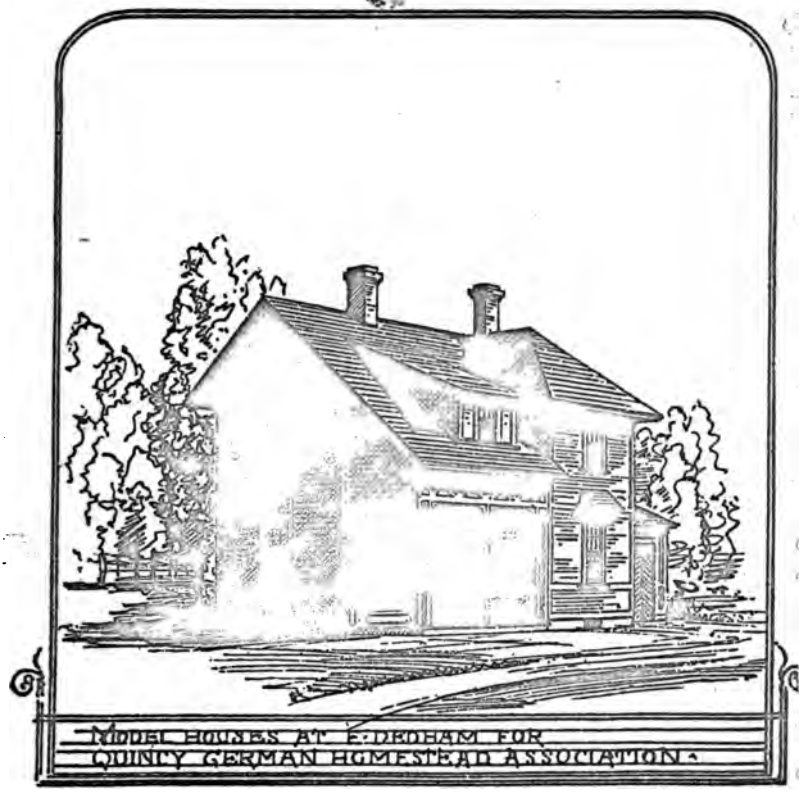
Soc 1610.16



RECEIVED
UNDER THE WILL OF
JOSEPH J. COOKE
OF
PROVIDENCE, R. I.
22 Dec., 1885

(10)





MODEL HOUSES AT E. DEDHAM FOR
QUINCY GERMAN HOMESTEAD ASSOCIATION.

WORKINGMEN'S HOMES.

ESSAYS AND STORIES

BY

EDWARD E. HALE

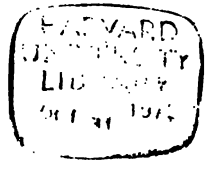
AND OTHERS,

ON THE HOMES OF MEN WHO WORK IN LARGE TOWNS.

BOSTON:
JAMES R. OSGOOD AND COMPANY
LATE TICKNOR & FIELDS, AND FIELDS, OSGOOD, & CO.
1875.

~~H 4288~~
~~Soc 1610.16~~
1883 Dec. 22.
Cooke Bequest.
Soc 1610.16

Entered according to Act of Congress, in the year 1874,
BY JAMES R. OSGOOD AND COMPANY,
in the Office of the Librarian of Congress, at Washington.



UNIVERSITY PRESS: WELCH, BIGELOW, & CO.,
CAMBRIDGE.

CONTENTS.

	Page
Introduction	1
Co-operative Homes	5
The Quincy Association	28
The Village in Dedham	37
Cheap Trains in Massachusetts	55
Homes for Boston Laborers	64
Boston Co-operative Society	75
How they lived at Naguadavick	88
How they live in Vineland	122
How they live in Boston, and how they die there	155
Appendix	179

MODEL HOUSES AT E. DEDHAM FOR
QUINCY GERMAN HOMESTEAD ASSOCIATION.

WORKINGMEN'S HOMES.

ESSAYS AND STORIES

BY

EDWARD E. HALE

AND OTHERS,

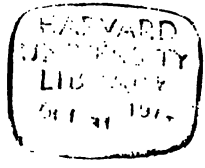
ON THE HOMES OF MEN WHO WORK IN LARGE TOWNS.

BOSTON:
JAMES R. OSGOOD AND COMPANY
LATE TICKNOR & FIELDS, AND FIELDS, OSGOOD, & CO.
1875.

~~VI 1238 y~~
~~Soc 1610.16~~
1883 Dec. 22.
Cooke Bequest.
Soc 1610.16

Entered according to Act of Congress, in the year 1874,
BY JAMES R. OSGOOD AND COMPANY,
in the Office of the Librarian of Congress, at Washington.

HARVARD UNIVERSITY LIBRARY



UNIVERSITY PRESS: WELCH, BIGELOW, & Co.,
CAMBRIDGE.

CONTENTS.

	Page
Introduction	1
Co-operative Homes	5
The Quincy Association	28
The Village in Dedham	37
Cheap Trains in Massachusetts	55
Homes for Boston Laborers	64
Boston Co-operative Society	75
How they lived at Naguadavick	88
How they live in Vineland	122
How they live in Boston, and how they die there	155
Appendix	179

WORKINGMEN'S HOMES.

INTRODUCTION.

THE reader will see that the papers in this book have a single object, whether cast in the form of fiction or whether narratives of fact. The account of Naguadavick is the account of what might be; the accounts of Vineland, Dedham, and Wollaston are the accounts of what is; and the account of Boston is the account of what ought not to be.

I have, perhaps, a right to explain the earnestness with which I try to enforce the necessity of better homes for laboring men by referring to my own experience. For more than thirty years I have been constantly engaged in the Christian ministry. One third of that time was spent in Worcester, Massachusetts; about half of it in Boston. When I went to Worcester it was a town of about eight thousand people; when I left it, it had three times that number. Boston proper is a crowded town of a quarter-million inhabitants. It is impossible for me not to notice, in every hour of my life, the contrast between the homes of the working people in these two places. I might almost say that there is no other difference

of importance between the social opportunities of the two places. They are not far apart; both are active places of business, employing in about equal proportions people of enterprise and energy, in the varied work of manufacture, commerce, and transportation. But in one of these places almost every man can own his house, and half the men do. In the other hardly any man can own his house, and half the people are crowded into quarters where no man should be compelled to live.

To watch over and improve the charities of any town is the special duty of the Christian ministry in it, — to feed its hungry and clothe its naked, to open the eyes of its blind and the ears of its deaf, to make its lame walk, to cleanse its lepers, and to preach good-tidings to its poor. Will the reader imagine to himself the position of the man engaged in that duty, when he finds his sick in such tenements as they must live in, in our present system, — his blind child, for instance, born so, perhaps, in rooms with no window, and all his poor in such homes that the only truly good-tidings are tidings which send them away from him? Where a considerable part of the people live in such homes our best-devised charities, either for moral culture or physical relief, work at terrible odds. Your City Missions, your Ministry at Large, your Industrial Aid Society, or your Overseers of the Poor, are all working against the steady dead-weight which, as we all know,

presses down and holds down the man who is in an unhealthy or unhappy home.

This contrast in my own life between life in a small manufacturing and commercial town and life in a large one makes me feel the bitterness of these odds the more. I am sure that the suffering thus involved is unnecessary, as I am sure the labor which tries to relieve its symptoms must be in large measure thrown away. With an intense personal interest, therefore, have I attempted to show in this book how these evils may be remedied.

It is, therefore, now five years since I have attempted, in whatever way I could, to call the attention both of capitalists and of workingmen to the necessity of simpler methods by which the workingmen of our cities could own land and homesteads. LAND is the great civilizer. I have preached about this necessity, I have made speeches about it, I have written stories about it, I have written essays about it. I believe that it involves the most important considerations regarding the great social problems of the life of large cities.

Most fortunately for those people of Boston who have a personal interest in the discussion, Hon. Josiah Quincy has engaged himself for many years in practical measures by which companies of workingmen could thus make themselves independent. He has the pleasure of seeing many communities coming into being as the result of his far-sighted

plans and his personal devotion to the details of these plans.

By way of answer to numerous letters addressed to him and to me from all parts of the country, asking for information as to the best methods of carrying out the details of such "workingmen's homes," I have now collected these papers. Mr. Quincy kindly adds a complete statement of his own combinations, and this will be found, by people in any of our cities, who have to carry forward such an enterprise, the most important and suggestive part of this book. A few of the papers are included in my collection called "Sybaris and other Homes." Others of them have had the wide circulation of the "Christian Union." Some are now published for the first time.

The plans require the tripartite combination, 1, of Emigrants; 2, of Land-owners; 3, of Railroad Companies. I therefore include in the collection the Report of the Massachusetts Railroad Companies on the cheap trains, — a workingmen's train established by the Eastern Railroad under the Statute of 1872.

I believe the little book thus includes whatever is necessary for the information of any company of workingmen who wish to make a settlement near one of our large towns.

CO-OPERATIVE HOMES.

I.

I HAVE given this name, as the best I can select, to a few papers which will attempt to describe some of the steps of progress which have thus far been made in an improvement which we believe essential, and some of the principles on which they depend. The dangers, not to say the inconveniences, of life in large cities, have by this time arrested the attention even of the most careless. The question, "How will you govern a large city?" hard enough when that city is London or Pekin, is harder yet when universal suffrage is at the bottom of the government. The mere foundation-question, "How will you live in a large city?" becomes of critical importance when, in a city like New York, every mother of intelligence believes that she must carry her children away for the summer, if they are to live through the first five years of life, or when in a city as small as Boston, washed by the salt water on three sides, you have, in a hot summer, a death-rate of children under five as high as a thousand in a hundred days. If the reader will bear in mind that in a large tenement-house in New York the

annual mortality has been one in eleven, — if he will then ask himself what it would be to him to have one in eleven of the persons nearest him in business, in residence, or in church die in a year's time, he will perhaps make clear that tenement-houses, eight stories high, twenty-two feet wide, and one hundred and twenty feet deep, are not the best possible residences in which either to bring up the young, or to house the men and women on whose shoulders is the work of the world.

Yet there is an evident tendency of trade and manufactures to the centralized work in cities, a tendency so distinct that it would be idle to fight against it. The true solution of the problem of health, education, and life of the great middle class or laboring class, which is, fortunately, all but the whole of America, is found, not in inviting everybody to go to the prairies, "to grow up with a new place," but in such organization of the homes around cities that men can live in the country, sleep in the country, educate their children in the country, while they do their work in the concentrated workshops within the limits of large towns.

This is so evident that constant attempts are made in this direction. Every traveller through New Jersey sees the lines of little wooden villages which line the railroads for forty miles from New York. West of Philadelphia the same phenomenon is beginning. On eight diverging lines of railways, villages of "subur-

bans" have been growing up around Boston for many years. All of these instances are illustrations of what is attempted in the right direction. A vast deal more is to be done, however, than has been done; and it requires a more intelligent combination than has been usual of the three sets of people concerned, namely, of the land-owner, the railroad proprietor, and the settler, to make the exodus from the towns become a system.

Let the reader consider how large a problem is in hand. Ultimate success, if one sought for an absolute ideal, would be such depletion of the tenement-houses of New York or Boston as to bring their rate of mortality down, say from one eleventh of their population to one forty-fifth. This is not to be done by any such makeshifts as providing a few cottages in the country for bank-tellers and evening-paper editors and dry-goods clerks. The system, for there must be a system, must be such that every stevedore, lumper, or day-laborer of whatever name, may avail himself of it, as well as the man who wears broadcloth on week-days. Nor will it answer to make a plan which shall simply attract a few enterprising or perhaps romantic people, who like changes and are willing to take a good deal of hardship for the sake of change. It must be a plan which shall be large enough to attract everybody's attention, simple enough for everybody to understand, cheap enough for everybody to profit by it pecuniarily, and substantial enough to insure perma-

nency. Each of these requisites has, in fact, been secured in one or another experiment. Each new experiment which is prepared for with care and study will secure more of them. And it only requires study of the experiments already made to avoid the blunders and the consequent misery which belong to the history of so many forlorn villages with romantic and high-sounding names, which stand as monuments of selfishness and folly around all our larger cities. The failure of such enterprises no more shows that people are not to live in open-air houses, half an hour from their workshops, than do the ruins of little flannel factories all over New England show that it was never meant that New England should undertake the manufacture of cloth. Because one man fails when he does a thing wrong, there is no reason why another man should not succeed who does a thing right.

Let us aim high. What is the ideal condition of home life, for workingmen, so far as our civilization has seen or attained? It involves a separate house, owned by the tenant, with windows on each side, ready ventilation, and a patch of land large enough for the ornament at least of the home, perhaps for the occupation of the children. It would be foolish to attempt anything better than this, and this is at every man's command, if he does not drink or steal, in a hundred successful towns in Northern America, such, for instance, as Worcester, Massachusetts, or Syracuse, New York. I name these two places only, by way

of convenient illustration. Of most of our large successful towns, which are not too large, the same thing may be said. That is, a young man wishing to be married, may buy for himself and his wife a separate house, with a quarter-acre of land, and may pay enough down to secure a deed, with very moderate interest payments in the future. Nothing more than this need be asked. The man and the woman have all the advantages, priceless, even if indefinable, which belong to the possession of LAND, — real estate indeed, as the law wisely proclaims it, — the only estate, except character, which is *real*. For their children there is dirt to dig in; for hot days there is a shadow somewhere and a draught somewhere; for all days there is ventilation; for cool days there is the sun; and for a rainy day there is a home, which, if one be prudent, is inalienable.

Now, how is the laboring man to have this treasure within forty minutes of his workshop in the city of New York, Boston, Philadelphia, or Chicago? That is our problem. Be it observed, in beginning, that this problem is much nearer solution in practical England than it is here. To the solution which has been reached there we owe no little of the gratifying improvement which is manifest in the condition of the English workingman in the last quarter-century.

No man should be obliged to go out on his own charges, alone, to find a quarter or half acre lot, and build himself a house somewhere within the necessary

distance of his workshop. In the first place, all the fit sites for such an enterprise have been secured long ago. In the second place, he has no time for any such undertaking, nor does he know enough, nor can he learn enough. Somebody who has time and knowledge, and wants to make a fair profit, and not more than a fair profit, can, and one day will, do this thing all at once; not for one workingman, but for two hundred and fifty families of workingmen. It will be made easier for the man tired of his tenement to move to his newly appointed home on the selected 1st of May than it is now for him to move from one barrack to another. He will pay down his two or three hundred dollars, and his possession will begin.

Why should it not be as easy for a man to buy a farm of half an acre within fifteen miles of New York as it is now for him to buy a farm of twenty acres in Iowa? The railroad companies have made the last thing the easiest in the world. They have now only to turn their attention to the first. Nor let any one say again that it is a pity that New York is so unfortunately situated for such enterprises. Mr. Stewart is showing us what can be done at Hempstead. Mr. Olmstead has shown us in an admirable report what can be done at Staten Island. Now, if you will draw a meridian through the old village of Hempstead, it will cut off more than 160,000 acres of Long Island at the New York end of that principality. Say nothing of the Jersey shore, say nothing of Westchester

County, say nothing of Staten Island, and here is room enough for at least 100,000 homesteads for laboring men, within as easy range eventually as Mr. Stewart's will be.

II.

I HAVE said that, for real success in the establishment of surburban homes for the middle class, or the laboring class of large cities, we need a loyal mutual understanding between three sets of people, — the settlers, the original owners of the land on which they are to settle, and the railway companies which are to bring the one party to the other. There are a thousand failures in this difficult enterprise, and every failure may be referred to a want of such mutual understanding.

Indeed, I cannot so simply show what ought to be, as by describing what ought not to be, namely, the way in which, with us, a new village or a new city is apt to be started. The description will show in itself the grounds of the failure which the method insures.

A party of improvident speculators having got hold of a piece of land, generally not large enough for a town, near a suburban railway-station, lay it out in streets and lots, make a lithographic plan, and give it a name popular at the moment. Early enough in the spring to make avail of that positive yearning for the country and the open air, which, from Easter for-

ward, takes possession of the heart of every child of man, for some weeks at least, they advertise the new place largely. The lots are to be sold at auction on the afternoon of some day in May or early June, if the weather is good. A special train, to and fro, is engaged on the day of the sale, and free tickets are given to all who choose to be present at the sale. On the spot a nice collation is provided. Granted these conditions, there is no fear but what plenty of people will be present.

Alexis, who has been dying in a six-story lodging-house for twelve months, is there, and his little wife is with him, who, till he brought her to Boston, never knew what it was to wake without hearing the sound of birds or feeling on her cheek the freshness of sweet air. Hermann is there also, without his wife, because they were only betrothed yesterday; but he knows how glad she too would be to enjoy the country home, which, in fact, she never knew since she was born, but in a stolen visit for two weeks out of the fifty-two. John Smith is there also; and, as I live, I see Mr. Cheeryble. Who would have thought to see him among the speculators? "Who, indeed, Mr. Ingham; and who would have thought to see you here? I am just looking round a little." So they all look round. The air is fresh from heaven. Alexis's wife has really quite a nosegay which she has made from the wild-flowers within five minutes of the station. "And see! they have left that fine oak in the

lot at the corner of Sheridan Street and Laurel Avenue. If only everybody does not see that that lot is worth ten times as much as any other, because the oak is left there." Everybody is pleased, everybody is happy, nobody knows how many professionals are there, — a hired claque to make the sale go well, — and the bidding begins.

Are the sales high or low? That's just as you think. If you had bought all this land at two hundred dollars an acre, — to sell that corner lot with the oak on it, which is just an eighth of an acre, for five hundred and fifty dollars, would have seemed to you a good bargain, even if, as the auctioneer said, only twenty per cent need be paid in cash. If, on the other hand, you had lived in a six-story attic for twelve months, where your sitting-room was fourteen feet by nine, and your bedrooms smaller, and for that privilege had paid five hundred and fifty dollars, as Alexis and his wife have done, you would have thought the lot dirt cheap. They are satisfied as well. It is one of the few pieces of business where, at nightfall, every one is satisfied.

All the seventy-three lots are sold, or appear to be. But when, the next day, Alexis comes out with a builder, he finds, first, that his train stops eleven times on the way, while yesterday's special train ran express; he finds, second, that there is not a large company on the ground, — only Hermann, and John Smith, and Mr. Cheeryble, making out their lots with

a good deal of difficulty, they having no oak-trees. And as the weeks of June go by, and they four come out once and again to set out shrubs, and see to wells and foundations and all the rest, — it proves that out of all the seventy-three sales not more than twenty-five are real sales, that half of these were made to people who bought on speculation, that half the rest were made to people who will not build till next year; and so that, besides these four whom we know, there are but two other purchasers — as yet invisible — who are this year to build up the pretty town of Underclyff. This is, in itself, a disappointment, because it limits them all in the matter of society.

There is a picture, not exaggerated, of the disappointment of the people who have been attracted, as individuals, without co-operation, by one of these showy land speculations. Do you not see that each of them, single-handed, has to solve the problem of a new country-life, which ought to engage some two hundred men, at least, or, let me say, two hundred families together? Each of them has to fence his lot on all four sides, for none of them can find the owner who is his neighbor; each has to dig his own well, though one good well would really serve a dozen of these little homesteads; each has to make his own sewers; each has his own sidewalks to lay. As the autumn rains come on, just as they are moving from town to country at the most doubtful and perhaps melancholy time, the streets, never properly made, are

all washed out by the rain. The "Company" which sold the whole has disappeared, except in the shape of an attorney, to whom the payments are to be made. It never had any agent on the ground to take care of things. Do you wonder that when, early in November, Hermann brings out his bride, Alexis and his wife their children, John Smith his numerous family, and the two unknown neighbors theirs, they all have to make believe pretty hard to be contented? Do you wonder that even Mr. Cheeryble resolves that he will spend the winter in Boston? And when the time-tables are arranged for winter, and the gentlemen find that the morning and evening trains they have always used are chopped off, and they are blandly informed that they have no redress, do you wonder if they are a little savage? And, after all these parties have roughed through a winter here, far from the doctor, groceries sent from town, butcher calling twice a week with dinner preordained by him, children riding to and from school a dozen miles by train every day, — do you wonder that, in the spring, half these "new and elegant country-seats" are advertised for sale, and that the families who built them move back to town again?

Now, to guard against all such follies and failures, we need three things: —

First, Let the enterprise be large enough to command the respect and meet the convenience of the railway people. Let us start with two hundred families or

none. With two hundred passengers in, in the morning, they will give us a train which will only make one or two stops. With such a consideration, we can make a bargain with them in the outset, that our trains morning and evening shall not be materially changed. We can probably make other conditions.

Secondly, Whoever owns land or lots, at the beginning or afterwards, there shall, from the first moment, be somebody with authority and with money, always on the spot, by self or deputy, to "arrange for the common defence and general welfare." From the first instant the new town shall have competent officers to attend to the joint interests at the common charge. These joint interests are, first-rate roads, first-rate sidewalks, first-rate drainage, first-rate water, probably shade-trees, perhaps simple fencing, and possibly gas, — these last as circumstances may suggest or require.

Thirdly, All this implies that the new settlement shall not be the hasty impulse of a summer morning, but the result of some combination and forethought. It will not do on the first day when the trees in the parks seem green, and the south-wind blows softly, for Edwin to fling down the Times at breakfast, clasp Angelique in his arms, and say, "Heavens, my darling! let us live among roses and nightingales!" That is not sufficient preparation. Eight or ten hearty, loyal friends, men of forethought and care, must bind themselves to each other to go into the

thing personally and carry it through. Then they must recruit among their friends, their workmen, the people who go to church with them, the men with whom they ride daily in the street cars, as many as a hundred, who will join them in the enterprise. Then they, as united, become a power, and can negotiate with land-owners and with railways. If we can secure these three conditions, we can substantially secure the tripartite co-operation of the land-owners, the railway men, and the settlers, on which, as I said before, the whole success depends.

I shall be able to show hereafter what success has attended on some combinations which held in view these principles.

III.

One would say that America might have solved the problem of settlement by this time, if it could be solved. So she has, — solved it again and again. But everybody in America wants to try his own experiment; and so we are apt to fling away in our suburban settlements of to-day all the experience of our fathers, — as if they had not wrought out the same problem we are at work upon, and made all our mistakes in advance. If we were wise, we might take warning and instruction from them.

It is New England local history with which I am best acquainted, and I will cite that therefore. The

system of settling the interior towns of New England, after the experiments in the wrong directions had been fairly tried out, comes to this. Somebody, in prospecting in the wilderness, found a place which he thought available for a settlement. He proclaimed its advantages as he could to people whom he knew, and persuaded a company of them to agree to settle there together. This company asked the Provincial Assembly, called "the General Court," for a grant of the land; and, if the company seemed strong enough, the General Court gave it. The courts very early gave up the idea of selling the land; that is, they learned very early, what people now forget, that land without people on it is really worthless. The value of land depends simply on there being somebody to collect its produce, or on the probability that there will be people. The courts gave the land. Then the "undertakers" went to the place, — perhaps thirty men. They marked out a main street, and built a common house, fort, or meeting-house. They allotted the pasture-land, if there were any, and the woodland. Sometimes they actually drew lots for the several farms. In the more careful distributions each man received both a town-lot and a wood-lot, or out-lot. Possibly there was some capitalist in the company who had furnished all the funds for the adventure. In this case he got the lion's share of the land. But he knew — and they all knew — that the land was worthless without people; and the traditions of all such towns tell how the squire or the min-

ister or the colonel heard of a good man, — "down to Podunk or the Cross Roads or the Mills," — and so went to him to persuade him to come up and take his chances with them, giving to him a choice allotment because he was reputed to be a good blacksmith, a good carpenter, or, in general, as I said, "a good man."

I suppose the days are gone when any one near a large city can be expected to give away two hundred building lots to "good men." I believe myself, however, that a land-owner who would go into the business of making a town with the same perseverance, energy, and intelligence with which a man goes into the business of making a woollen-mill, would find this not a bad way to begin. I am not writing, however, to persuade men to do that. The simpler and more natural method, for any of our crowded towns, is that of the fathers, in which a cluster of men agree to go together and make the new town, sharing the hardships of the beginnings and the comforts of the end. Such a company of men will now find no Provincial Assembly ready to give them five or ten thousand acres. But they will find local proprietors of large tracts still ready to sell by the acre lands which the settlers will one day sell by the foot. In short, the original cost of the land will not make the formidable part of their enterprise.

Let a few men and women, who have confidence in each other, agree to form such a settlement together, near the city in which they work. If they are already

united by some tie of sympathy or society, so much the better, as, if they be members of the same church or lodge or division. Let them understand from the beginning, that their object in the enterprise is not the making money, but the making comfortable homes. Let them agree to unite for this object. I have already said that, for the railroad advantages they need, they will want to make a town of not less than two hundred houses. But this does not require two hundred people in the original company. A number much smaller can insure success, if they are united firmly, and have confidence in each other. Let them appoint one of their number to deal with land-owners, and buy the land. Now he can speak with authority. He can say, "I represent thirty or fifty substantial settlers, with money to build their houses." He is able thus to make terms vastly better than any one of them could do alone. He is able to weigh one spot against another, one price against another. An agent, with responsible settlers behind him, wields power. For it is as true now as it ever was, that land of itself is worthless. It takes its value merely as there is a chance for men to use it.

The same agent can make negotiations with railroad lines. We are finding out in Massachusetts that this local travel of short lines, fixed as it is, and without competition, has elements of value to railroads that no travel from the ends of the earth has. It is very possible that one agent of a strong company of set-

tlers may make for them a bargain with the railroad which they will use, of substantial advantage to all parties. Success in the enterprise, as I have said, rests on the co-operation of settlers, land-owners, and railroad.

The Wollaston Land Associates, who have built themselves a town near Boston, proceeded substantially in the way I describe. They bought, first and last, three hundred and thirty acres of land, six miles from Boston, in the township of Quincy, in a beautiful position. They made an agreement with the Old Colony Railroad that it should give free tickets for three years for travel between Boston and Wollaston, to any person who built or bought a house in the new village. This was an admirable bargain for the railroad. Before it was made, the station did not pay for a ticket-master's salary, — the income for 1869 being only $540; while that of 1873 was $9,110, an increase of income in four years, with no additional expense to the corporation, of $8,570. For a town has grown up in those four years. The Associates themselves went upon their land, and in a year had built or begun to build fifty houses. They made a restriction that no house should cost less than $2,500. This settlement goes forward in just the same alacrity that it began with, — the people who began it being themselves now the capitalists who are interested in carrying it through. They have laid out good streets and have planted trees, have procured

the establishment of a post-office, and have arranged for religious services every Sunday. It illustrates the confidence which they have in each other, and the tone of their society, that, at the close of the service on Sunday, you may hear an invitation given from the pulpit to all residents in Wollaston to attend a social party at one of the houses in the village. And I think that when such a party comes off, no one has reason to regret the freedom of the invitation.

It is easy to see, in any city, how far this same experiment is in the power of a set of spirited young men who are sick of paying high rents for tenements, and wish to bring up their children in the open air, — as most likely they grew up themselves. It is easy to see how, even in the beginning, these fifty associated settlers escaped all the discomforts which I described as belonging to the ordinary "speculative" suburban village.

IV.

JOSIAH QUINCY, of Boston, is the person to whose steady perseverance we owe here most of the steps which we have taken in the matter of obtaining suburban homes for workingmen. He has pressed before the Legislature several improvements in the statutes, which, as will be seen, are great help in such enterprises; and he has organized small Homestead Clubs,

acting on substantially the principle of the Wollaston Associates, which will carry out substantially the same result.

It will readily be seen that any such association, if its members choose, may unite, with the original scheme for buying land, plans for furnishing money to the members building; such as are already familiarly known as the plans of Building Associations. It is very clear that the credit of thirty young men united, *if they are united*, will be better than the credit of any one of them alone. But it is equally clear that the more complicated any such plan is, the more averse are people to join it, who do not know the original projectors, and the more will all the machinery creak, of every kind. I cannot, in these short papers, give the details of any of these plans. I have published the more important in "The Record of Progress" in "Old and New," and shall continue to do so, if any new features of advantage show themselves. The merit of Mr. Quincy's Homestead Club is, that as the enterprise gradually comes to its success, it winds itself up. A man's share of stock is his house-lot, or his house-lot is his share of stock. He finds himself, when the plan is wrought out, the holder of an estate in fee-simple. All his coadjutors find the same thing. And so the Homestead Club comes to a pacific and gentle end, because the members all have homesteads.

Some one asked Mr. Quincy who was going to lend the money to his Homestead Clubs with which they

were to build their houses. "Why," said he, "who lends the money to the merchant princes with which they build palaces on the Back Bay in Boston? The savings-banks of Massachusetts lend it." In other words, the poorest people in Massachusetts lend their money to the richest to build with. This happens naturally because the savings-banks want sure investments, or first mortgages, from the best hands in large sums. Mr. Quincy, therefore, early and successfully set himself to work to carry out measures by which the lending institutions might easily and safely lend to the Homestead Clubs. A large and strong lending institution will not stop to make a little loan of one or two thousand dollars only, secured on a small house-lot with a wooden house on it. But it may very well lend a hundred thousand dollars to a corporation which owns a hundred acres of land with fifty insured houses on them. A Homestead Club is such a corporation, and persons who wish to establish Co-operative Homes will find that an important step in their affair is some such arrangement for securing the confidence of the strong lending companies.

Mr. Quincy and his friends carried through the Legislature of Massachusetts at its last session another measure, of which the result was immediate. A statute was passed, requiring all railroads which run into Boston to establish cheap morning trains in, and evening trains out, for the especial accommodation of laboring men. The railroad companies made no opposition

to this measure. Their attention once called to it in a way which showed that the public was in earnest, that no one company was expected to inaugurate the system for the benefit of the others, and they were all ready to go into it. The immense success of such a statute in England in creating the suburban towns around London is enough to show what profit they will derive from it.

An intelligent and spirited Homestead Club, in its arrangements for land or with a railroad company, need not by any means confine its inquiries to points where stations on railways are now established. They may even push their inquiries on either side of a trunk line, with a view to the building a short branch which will accommodate their travel. But this is more hazardous, and requires a larger combination. A club will be apt to find that lands near the established stations are already held at prices too high for convenient management. If the club can offer one or two hundred settlers, it can secure land which now has no station, and can have a station opened for its convenience. The Boston and Providence Railroad, in response to the liberality by which a few years ago it created the town of Hyde Park, ten miles out of Boston, has received such an accession of this class of local or neighborhood travel, that it opened last summer a third track of rails, ten miles long, for the independent accommodation of that business. A ride on this road is already a ride through one long village

with stations not more than a mile and a half asunder.

The experience of the English roads shows that with every year the trains on these roads will be more and more frequent. The Boston and Providence Road now gives such customers twenty-six trains daily each way. The Old Colony Road gives the Wollaston people twenty-four. And it is a fact worth note, that people, in selecting their country homes, have reference to the known character of the companies: "I do not like their stations," — "Their landings are good," — "They have such civil conductors," — "They are careless about luggage." Such are the criticisms which you often hear thrown into a discussion, — side by side with questions of gardening, of prospects, and of air, — as to where the new home shall be.

To sum up this part of an inquiry: the experience thus far shows, that while a benevolent despot, arranging from the beginning any detail of a new town for the benefit of the settlers, is a very desirable person in such affairs, the want of him may be well supplied by a firmly organized Homestead Club, — which unites, not to make money in a land speculation, but to secure for each of its members a comfortable Christian home. If they will hold to that determination, each of the members may get what he seeks for.

V.

THE substance of the chapters above was published last year in the New York "Christian Union." As they illustrate what I think are the substantial principles involved, I have not attempted to recast them in collecting them in this volume. It will be seen that the fourth paper refers to the success of the Homestead Clubs initiated in Boston and its neighborhood by Mr. Josiah Quincy. The next two papers in this volume give every detail which can be desired as to the methods of these organizations.

THE QUINCY ASSOCIATION.

THE reader understands that a Homestead Club is such a society as is suggested on page 19, of persons determined to establish their homes together. At a meeting of the Quincy Homestead Association, Mr. Quincy explained these plans in an address from which I copy the following passages, — because they give illustration which is wholly tangible, of important details.

"Many of the regular members have already deposited two hundred dollars each in the savings-banks, and placed the books in my hands, to be used in payment for the land whenever it is selected. Should the Association increase, as I am led to believe it will, to one hundred members, I shall have in my hands twenty thousand dollars in cash, which will give me great advantages in negotiating for land. It is not difficult to find a location in the country easily accessible by railroad to the city. In response to an advertisement I had offers of more than fifty different pieces of land at various distances and at various prices. In some cases the owners of real estate have

offered it without cost, looking for remuneration to the increased value of other lands by the location of a thriving village in their vicinity. The farther we go from the city the cheaper the land, and the larger the lot for a garden obtained for the same money. A man who lives on a steam railroad fifteen miles from the city is, for all practical purposes of time and convenience, as near as one living three miles from his work, but who is obliged to depend on his own legs or a horse-car for his means of locomotion. From interviews I have had with the directors of several of the railroads, I feel confident that, when we have decided on a location, they will either give a free ticket for several years to the head of each family, or run a cheap train morning and evening for the accommodation of the village.

"I believe that the managers of our railroads are coming to realize the importance of building up villages by liberal reductions of fares. The enlightened policy of the Old Colony Railroad is even now creating one of the most beautiful and thriving settlements in the vicinity of Boston. The hills at present called Wollaston Heights in the town of Quincy, which President John Adams used to say commanded finer views than any he had seen in Europe, are being covered with houses with a rapidity almost unprecedented. While a part of this success is doubtless owing to the able management of those controlling this settlement, and their guaranty that the community shall never

know the nuisance of a grog-shop, a large portion must be attributed to the directors of the railroad, who promised a free ticket for three years to each householder, provided fifty houses should be built. In three years the number of passengers between Wollaston Heights and Boston increased over four hundred per cent, and the income of the road from the families and friends of the householders over three hundred. The following are official returns: —

	Passengers	Income.
For the year ending June 30, 1869	3,376	$ 446.19
" " " " " " 1870	8,617	1,160.70
" " " " " " 1871	14,654	1,892.80
" " " " Sept. 30, 1873		9,110.00

"When the arrangements are made with the railroads, and the style and cost of the buildings decided, the financial question remains. That small houses in the country sell for much more than they cost is evident from the great numbers that are going up in every direction around the city. If I am rightly informed, houses that cost with the land from fifteen to eighteen hundred dollars sell for from twenty-five hundred to three thousand dollars; and I have heard of cases where savings-banks have loaned more than the whole cost of such buildings, and considered the security ample. The managers of savings-banks are trustees, and they would be false to their trusts if they loaned their money without adequate security. As far as it concerns us, their investments are limited by

law to loans on real estate and on the obligation of an individual, with two satisfactory guarantors. Most capitalists will lend two thirds of the value of an estate on mortgage if the signer of the note is considered responsible.

"Now, what is the security your Association proposes? Let us take as an illustration the smallest house that would probably be constructed. The principle of course applies to houses of any cost.

"In the model tenement-houses an apartment consisting of a parlor, a kitchen, a chamber, and a recess for a bed, with certain privileges in the cellar, rents for $3.50 a week, or $182 a year. A house with far greater accommodation can be built by an association for $1,000, the interest on which, at eight per cent, is $80. One house built alone would cost $1,250, and would sell for more than its cost. If a single house can be built for $1,250, builders will contract to build fifty at a discount of from twenty to twenty-five per cent.

"Fifty houses at $1,250 would be $62,500; at twenty per cent discount they would be built for $50,000, or $1,000 apiece. The hundred dollars paid in would reduce the amount of the loan required to $900 on each house, or $45,000 in the aggregate, or about two thirds of the value of the houses, supposing them to be worth only the $62,500, which would have been their cost if built singly.

"Savings-banks are authorized to lend on the note

of an individual with two sureties. You propose to give a note, a mortgage, and fifty sureties, — and those not men who to-day are supposed to be worth a million, but who, by a turn in the stock-market, may to-morrow be bankrupts. The income of the men you propose is during their lives as certain as the continued necessities of mankind; if death should occur, the 'Unity Mutual Life Insurance Company,' of which most of you are members, will furnish the means for paying up rent and securing the property to the families you may leave.

"This Association proposes to build fifty houses of a better class, which if erected singly would cost $2,000 each, or $100,000; assuming that there would be a discount of twenty-five per cent, as I am assured by builders would be the case if contracted for together, the cost would be $75,000; of this each member pays down $200, or $10,000 in the aggregate, reducing the amount required on mortgages to $65,000, or about two thirds of the value of the houses if erected singly, — assuming that you obtain the money at seven per cent, and receive interest on your deposits as before. According to the following statement, the debt would be reduced in two years to one half of the value of the houses, estimating them at the cost if erected singly, and the whole debt extinguished in a little more than six years: —

Build fifty houses at $1,500 each		$75,000
Pay $200 down on each house		10,000
		$65,000

Interest at 7 per cent is $4,550.

FIRST YEAR.

Rent of each house at $5 per week, or $260 a year, is	$13,000	
Interest on deposits, say 3 per cent	390	
Income	$13,390	
Less interest on $65,000 at 7 per cent.	4,550	8,840
		$56,160

SECOND YEAR.

Rents and income as before	$13,390	
Less interest on balance of loan at 7 per cent	3,931	9,459
		$46,701

THIRD YEAR.

Rents and income as above	$13,390	
Less 7 per cent interest on balance of loan	3,269	$10,121
		$36,580

FOURTH YEAR.

Rents and income as above	$13,390	
Less 7 per cent interest on balance of loan	2,560	$10,830
		$25,750

FIFTH YEAR.

Rents and income as above	$13,390	
Less 7 per cent interest on balance of loan	1,802	$11,588
		$14,162

SIXTH YEAR.

Rents and income as above	$13,390	
Less 7 per cent interest on balance of loan	991	$12,399
		$1,763

SEVENTH YEAR.

Rents and income as above . . .	$13,390
Less 7 per cent interest on balance of loan	123
Surplus	$13,267

And debt extinguished.

"When a location is selected, and arrangements made with the railroads for free tickets or reduced fares, and not until then, the members will be called upon for an assessment to pay for their house-lot, which will not exceed the amounts proposed. Each member will receive a deed and give a bill-of-sale mortgage on his own house for the amount he requires, — in one of the before-mentioned cases for nine and in the other for thirteen hundred dollars, — the money to be received as the work progresses, so as to keep the lender always secured. In addition to the individual responsibility of the signer of the note, *the members of the Association agree to be jointly and severally responsible that the debt and interest, in the shape of rent, shall be paid regularly on each and every note at the times and in the amounts agreed.* In case of neglect of an individual the bank would, at the request of the officers of the Association, sell under the mortgage, the purchaser paying the surplus, if any, to the original owners. Such an arrangement would require the bank to keep but one account until the end of each year, when the interest would be deducted and his proportion of the surplus of the deposits indorsed on the note of each individual.

"As by this plan no member parts with his money until he has a deed of his house-lot, and as the payments of rent are made directly to the lender, there would seem to be hardly a possibility of loss.

"In the foregoing calculation I have made no addition for insurance, taxes, and the railroad-ticket for the owner of the house. My object is to render all that the tenants do as simple as possible, so that they may have no responsibility but that of paying their rent as it accrues. To provide for this I should propose that in addition to the payment of the interest there should be deducted from the amount paid in a sum equal to the insurance and taxes, and after one half of the value of the house is paid, a further sum sufficient to pay for the railroad-ticket. This would postpone the ultimate payment for the house, but would simplify in a great degree the duty of the tenant.

"A friend of mine, who has studied what is called the labor question with some attention, comes to the conclusion, that one of the most practicable ways of protecting a man's rights as a laborer is to protect his rights as a capitalist. The workingman who denies himself, and lays by part of his wages, should command the best business intelligence to secure him a productive investment. While walking through streets of magnificent stores and luxurious dwellings, we ask the question, Who furnishes the money for this lavish expenditure? A great part of it is supplied by the

savings-banks. And these banks represent the surplus, not only of the mechanic and artisan, but also of the hod-carrier and the washerwoman. Now, it is recognized by all other banks, that he who keeps a large deposit has a good claim to a discount. Should his bank refuse a capitalist such an accommodation he would at once transfer his account to another. The laboring classes in Massachusetts have on deposit over one hundred millions of dollars! There is a competition among savings-banks to attract depositors. It should be determined among their patrons to withdraw their deposits from such banks as refuse to lend to persons of moderate means upon good security, and to place them in those that will offer the workingman this important aid.

"The homestead of the laborer is the best form in which capital can be invested. It pays a large percentage, and is of the highest advantage to the State and the individual by elevating the family relation, upon which the prosperity of both must depend. I therefore maintain that the workingman who lays by something every year should be able to buy *credit* with his savings. And I am confident that an association such as you have formed — a company of workingmen of honorable character and responsible for each other — can offer the amplest security."

THE VILLAGE IN DEDHAM.

THIS address before the Quincy Association was delivered in 1872. I have now asked Mr. Quincy to furnish for this book an account of every detail of the *Dedham* settlement, where the houses are now built and occupied. I am favored in reply with the following interesting narrative, which covers the whole ground.

BOSTON, March 3, 1874.

MY DEAR MR. HALE, — As my attention was first called to the importance of securing suburban homes for mechanics, clerks, and other laborers, by your paper entitled "How they live at Naguadavick," it gives me great pleasure to comply with your request to furnish an account of my experiment at Dedham. Two conditions must be united to insure the success of any scheme looking towards this end, — cheap transportation and the command of capital.

In 1871 I petitioned the Legislature to consider the justice, legality, and expediency of compelling all the railroads terminating in Boston to run what are called workingmen's trains, morning and evening, at very reduced rates. My argument before the committee, together with the plan I wished to have adopted, was

printed in a pamphlet entitled "An Argument for Cheap Trains as essential to Independent Homes for the Working Classes." So far as that Legislature was concerned, the effort to secure these trains was unsuccessful. But the next year, owing to the generous exertions of the late A. B. Ely, a bill was obtained in accordance with my suggestion. As the enforcement of this act might have led to protracted litigation, its chief value was in giving legislative sanction to the plan and bringing it to the notice of the public and of the railroad officials. Mr. Charles Francis Adams, Jr., then suggested the possibility of persuading the managers of some railroad to run a train, morning and evening, on the same terms as the horse-cars, — five cents for ten miles or any part thereof. Through his exertions and that of the Board of Railroad Commissioners, the managers of the Eastern Railroad consented to try the experiment. Its success has been triumphant. It has proved that the running of such trains will increase instead of diminish the regular passenger income. After a full statement of the facts the Railroad Commissioners say, "The statistics just quoted clearly indicate how speedily the Eastern Railroad may expect to reap a rich harvest from the liberal policy it has adopted." With such an indorsement of the experiment, I have no doubt that within five years the public will demand, and the railroad managers will see it is their interest to grant, such trains on every road entering into the city. This

will bring, for all practical purposes, persons living within ten miles of the city as near its centre as are those in its northern and southern sections.

Having secured cheap transportation, another important question presents itself. How shall the money that capitalists be asked to furnish for the erection of houses be expended with a minimum of risk to the lenders and a maximum of profit to the borrowers. Let me glance at an attempt to answer a similar question by a well-known benevolent association, before describing the method I have adopted. The object of "The Co-operative Building Company" is to erect a better class of tenement-houses and to improve those already in existence. It is managed as a corporation, and is expected to pay a net income of seven per cent on the capital invested. It has proved a great blessing to those who could obtain apartments in such houses as have been erected or improved, but the number of these houses which even a capital of $200,000 can supply must be limited. Homes can be given to scarcely one in a thousand of those who need them, and there is no means of increasing the number of houses except by constantly increasing the capital stock. To pay seven per cent to stockholders must require a rate of rent that will pay for superintendence, collecting rents, making repairs, and leave a margin sufficient to cover loss of rent. If this rate of rent only covers these and the interest, the tenant has no other advantage than that of obtaining

better rooms at a somewhat more moderate rent than he would pay elsewhere. He may occupy his rooms for twenty years, and when he leaves is no better off in a financial view than when he took them. Is there not a more excellent way to help these deserving persons? I claim that the plan which I am pursuing returns seven per cent for the money loaned, incurs no expenses to pay for collections or repairs and no losses for the non-payment of rent. At the same time it gives to the occupant of the house the strongest motive to industry and economy, in the certainty that every week's rent goes to reducing the cost of his home, and will ultimately give it him free from encumbrances.

The first step is to obtain the credit that will enable a man of moderate means to construct his house. An industrious mechanic, who is able to support his family and deposit a small sum annually in the savings-bank, goes to a capitalist and wishes for a loan of fifteen hundred or two thousand dollars to be invested in a house. But, though industrious and honest, he is liable to sickness, loss of business, and death, and he can only obtain the loan, if at all, at that exorbitant rate of interest which will act as an insurance against these contingencies; and he is liable to have his mortgage foreclosed at the time it becomes due or for any failure on his part to perform its condition.

This credit for the people has been supplied in Germany by means of the co-operative savings-banks.

These are based principally on the personal liability of members for debts due the association. The basis is that the credit of a hundred men who are good for a hundred dollars apiece is equivalent to one who is good for ten thousand. These have proved triumphantly successful.

They have enabled independent craftsmen to purchase at wholesale, for cost, the materials used in their manufacture; they have enabled associated workmen to carry on manufacturing and agricultural pursuits on a large scale; to establish a common warehouse, in which each member is entitled and bound to expose, on his own account, the wares of his manufacture, and for procuring articles for family use and distributing them by means of co-operative stores or otherwise. All industrious persons who maintain themselves and their families are eligible as members of these associations. No one is allowed to hold more than two hundred dollars in stock. None are admitted but by vote. The basis of credit is a fund derived from monthly contributions, the amount of which is the measure of the sum for which the association can be indebted. It must always equal thirty per cent of the association debt. But the great security arises from the personal liability of all members for debts due from the association. The law by which they are authorized consists of seventy sections, which guard the rights both of the public and the shareholders so effectually that there has never been a case of failure.

The losses upon the millions used have only averaged one fourteenth of one per cent, and the profits on the money deposited by the shareholders have averaged twelve per cent per annum.

The capital of the working associations was obtained by subscriptions of the members, and by loans contracted in the open market on the credit of the association for which every member was jointly and severally responsible. In 1865 there were 961 of these. One half of them sent in statistics showing they possessed 170,000 members, and the money they actually advanced amounted to over $50,000,000.

A German friend of mine, on returning to his native city of Cologne, was surprised to find the place in a great state of excitement. All the guilds of the several associations of workingmen were arranged under their several banners, in order to escort with due honor Mr. Schulze Delitzsch to his quarters. He naturally inquired who this Mr. Schulze Delitzsch was, whom the people thus delighted to honor, and what he had done to deserve it. He was not a soldier returning from successful war. He was not a millionnaire who could bestow hundreds of thousands to give a small number of mechanics comfortable homes at a comparatively low price. He was a gentleman of moderate means. His whole merit was that, by introducing these banks, he had enabled the working classes to take care of themselves; and in doing that had opened the way to an independence which thus excited their gratitude.

I have thus referred to this subject in the hope that it may draw the attention of workingmen to the immense advantages resulting from mutual confidence and co-operation. The experiment I am about to relate may lead them to consider and adopt plans looking to these ends. Villages like those I propose to erect furnish an excellent basis for experiments in this direction. In 1871 I petitioned the Legislature for the establishment of a mutual credit bank, but the subject was new, and my petition did not meet the sanction of the Legislature or that of the public. I then resorted to those who knew from experience the advantages that mutual responsibility and co-operation gave to men of moderate means. Two years ago twenty-seven Germans formed an association upon the plan which I had suggested, and purchased a farm of about sixty acres at a short distance from Walnut Hill Station in Dedham. This property, which cost about one hundred and twenty-five dollars an acre, they conveyed to me as trustee under a common deed of trust. Streets were laid out, and lots containing about one half of an acre were conveyed by me to each member of the association. I then contracted to erect ten houses, for persons who felt able to pay six dollars a week as rent, taking from each of the owners a bill-of-sale mortgage to secure a bond for twenty-one hundred dollars, with an indorsement in the following language: —

"We" (names inserted), "in consideration of one

dollar and other valuable considerations to each of us paid by the said Josiah Quincy, the obligee in the foregoing bond, hereby guarantee to the said Josiah Quincy, his executors, administrators, and assigns, the performance by the obligor, his executors and administrators, of the conditions of said bond until four hundred dollars of the principal debt have been paid, and in case of any default waive any demand upon said obligor or notice of such default to us or either of us. Witness our hands and seals."

Signed by the ten members of the association.

Finding that there was a difference of nearly twenty per cent, in favor of building all the houses under one agreement, I contracted to erect ten houses for twenty thousand dollars, or two thousand dollars apiece, the extra hundred dollars in each bond being for the payment of interest on advances, incidental expenses, and insurance which was effected for the whole amount for five years.

The houses are thus described by the architects, which, with the plans and elevations, give an idea of their value.

Each house is entered from a veranda 8 ft. × 20 ft., which is protected on two sides by the house, and thus affords an attractive out-of-door room.

The entry (7 ft. × 15 ft.) gives access to a parlor, sitting or dining room, and kitchen, each 12 ft. × 15 ft., and furnished with flues for heating. The kitchen and dining-room, which communicate, are each supplied with a commodious closet.

The kitchen is provided also with a china-closet, a pump and sink. Opening from the kitchen, is a wood-shed, 14 ft. × 15 ft., with a privy.

In the second story there are three chambers of the same size as the rooms below, and a fourth, — a child's bedroom, — over the veranda, 7 ft. × 8 ft., with a large dormer. Each chamber has a large closet and a chimney-flue, and there is an ample linen closet with drawers in the corridor.

All the windows open at top and bottom, and are hung with weights; a window is provided on the stairs, where it may light and ventilate the whole centre of the house.

Pipes are laid in for gas, and a cesspool is built thirty feet from each house, with proper connections.

A cellar extends under the entire house, entered by stairs from the kitchen and by an outside cellar-entrance or roll-way. A furnace is placed under the entry and staircase, with which it communicates by a register so placed as to warm the whole house, as every room opens immediately from the staircase hall.

Each house is arranged so that the principal rooms on the first floor have an outlook in three directions; this facilitates a picturesque treatment of the exterior, which is painted in two colors with hoods over the principal windows. The irregularity in the lines and masses of the exterior enables the builders to group their houses so as to avoid too apparent repetition and give an effect of variety, as well as to command any desirable aspect from the principal rooms. Each house is thoroughly built in every respect, and cost complete, exclusive of land, $ 2,335, the $ 335 being paid by the owners.

The plans were prepared by Mr. Edmund Quincy, Jr., with the assistance of Messrs. Ware and Van Brunt, architects, under whose care the houses were constructed.

The rent, by the terms of the bond, was to be six dollars a week, or twenty-four dollars each lunar

month. This they were each to deposit in a savings-bank in my name, as trustee, for each several member.

The houses, which cost $2,335, all above $2,000 being paid by the tenants, were completed, and many of the members took possession on the first day of July, 1873. On the first day of January they sent me their bank-books. I went to the savings-bank, drew my interest, and returned the books to the owners with a balance to their credit. On the first day of July next they will send them again, and I have no doubt that I shall find, as guaranteed by the whole, that $312 has been deposited in each, or $3,120 in all. From this I deduct $1,470, interest at seven per cent on $21,000; and $1,650, or $165, with the interest allowed on the deposit, estimated at three per cent, will be passed to their credit for the commencement of the second year, to go toward the payment of the houses. As I have stated, I hold as trustee nearly thirty acres of land, which, when sold, will be passed to the credit of each member, according to his proportion. If this land is sold as I anticipate, it will pay for the houses within a few years. But even if there were no such resource, they will be paid for in the following manner, the owners only paying in the mean time the same rent they would have had to pay for inferior accommodations in the city:—

Principal on each house		$ 2,100
Deposited every year, 6 × 52	$ 312	
Interest at 3 per cent	9	
	$ 321	
Deduct interest on mortgage	147	174
		$ 1,926
Second year — income	$ 321	
Deduct interest on $ 1,926	134	187
Third year — deposit	$ 321	$ 1,739
Deduct interest on $ 1,739	121	200
Fourth year — deposit	$ 321	$ 1,539
Deduct interest on $ 1,539	107	214
Fifth year — deposit	$ 321	$ 1,325
Deduct interest on $ 1,325	92	229
Sixth year — deposit	$ 321	$ 1,096
Deduct interest on $ 1,096	76	245
Seventh year — deposit	$ 321	$ 851
Deduct interest on $ 851	59	262
Eighth year — deposit	$ 321	$ 589
Interest on $ 589	41	280
Ninth year — deposit	$ 321	$ 309
Interest on $ 309	21	300

A cheaper house and a larger proportional rent would of course reduce the time.

I have thus stated the results of an endeavor to show that by co-operation between lenders and borrowers, and between the borrowers among themselves, loans can be made for the erection of houses in the country, and the interest and principal of these loans

be amply secured without giving the lender any more trouble than he would experience if he made a loan on mortgage on a first-class estate in the city. The interest of the experiment lies in the fact that it is a simple business transaction, with no element of charity about it.

In New York a village of fifty houses has been commenced on the plan I have indicated, the members only purchasing the lot needed for their house, and obtaining the money directly from the savings-banks. This has not as yet been attempted here, but as the banks may loan on bonds or other personal securities, with at least two sureties, *provided* that the "principal and sureties shall all be citizens of this State and resident therein," there seems to be no reason why such banks may not legally and safely loan, with fifty sureties and good mortgages into the bargain. If they have not the power or inclination to do so, the workingmen should petition the Legislature for a co-operative savings-bank, where, on good security, they can have the use of their own and their associates' money to build small houses, instead of having it all devoted to erection only of large and expensive structures.

I need not state the inducements for philanthropic capitalists to aid in such enterprises. The mass that engenders sickness, when crowded in the tenement-houses of a city, may be spread over the land, to give beauty and fertility to the country. Take the denizens of the poorer parts of the city and place them in com-

fortable homes in the country, with a certainty that, by industry and economy, they will soon be their own, and you make them a blessing to the community and a strong security to the State.

In a growing city like our own an immense responsibility falls on the men of this generation. Hundreds of young men are brought together and exposed to innumerable temptations. It is not good for them to be alone. Their virtue, their happiness, their usefulness, would be promoted by marriage. But how can they ask a young woman who has been decently nurtured to share with them a lodging in a city tenement-house? Give them, as has been given to the members of this German association, a comfortable house and a prospect of paying for it by their own exertions, and a great obstacle to early marriages is removed. There are hundreds of young men connected with our Christian associations and Christian unions, there are thousands of young clerks, mechanics, and laborers, who would gladly avail themselves of an opportunity of uniting to establish a credit that will induce capitalists to give them a home.

Let me mention another consideration. There are many religious persons who believe that the doctrines they hold are highly conducive to temporal and eternal salvation. Like our Puritan Fathers these Christian men should be willing to make great sacrifices that their children and those of their friends should be surrounded with congenial influences. How easy

would it be for rich men of these persuasions to build up villages of those in sympathy with their views!

Again, there are merchants, manufacturers, and mechanics who have hundreds in their employ. Give them an interest in the soil, and, in the language of Bacon, "they have given hostages to fortune," and in any collision between capital and labor their interests would lead them to just and reasonable views. In one of the great coal-fields in Pennsylvania the company owned all the tenements, to have the miners under its control. A difficulty arose, and there was not a sheriff who dared to execute a writ of ejectment.

Had these men owned their houses, they would have had a common interest with their employers in the success of the mine, and would have exercised an important influence in their behalf.

Again, consider the great question of temperance. It is very easy for most of us to declaim in our happy homes upon its evils. But if, after a day of toil, we climbed up the rickety stairs of a tenement-house to find wife and children confined in close and foul quarters, we should be tempted to go to the warm and well-lighted grog-shop, and "drink to forget our poverty, and remember our miseries no more." Give a man a happy home and an object to work for, and you will do more for the cause of temperance than all the laws on the statute-book.

In this relation I would call attention to the great amount of good that a sum thus invested may be able

to do. If a person should have made an investment like mine and should wish to put up other houses, he might go to a savings-bank where these deposits were made, and if perfectly satisfied with the security, could ask for a loan, giving his own individual note, with an assignment of these mortgages as collateral. If his name was satisfactory, and the bank was sure that, besides holding all the deposits made on their account, they would have no trouble in collecting their interest, they would probably grant it, and ten more houses could be erected, and this be carried on indefinitely.

There is one incidental advantage that may result from this experiment, — that of showing by its practical working the effects of co-operation, which, in the language of Henry Fawcett, "can be more confidently relied upon than any other economic agency to effect a marked and permanent improvement in the social and industrial condition of the country." In conclusion, I ask leave to state as briefly as possible one or two examples of the beneficent working of this great principle.

The Rochdale Pioneer Association and the Civil Service store of London are intended rather to distribute than accumulate wealth. The former, on a capital of $125,000, does a business of over a million. Its operation is very simple. They sell goods *for cash only* at the usual price. The accounts are made up every quarter, — five per cent per annum is paid on the invested capital. Each customer, when he makes

a purchase, receives a tin tally stating the amount of his purchase; and the profits are divided among the purchasers in proportion to the amount of their expenditures. All the purchases are made for ready money, and no credit is ever given. The results in England have been highly encouraging; the share capital having increased from $125,000 to $540,000, a larger capital than was required for their business.

At the Civil Service store the goods are sold twenty per cent cheaper than at the retail shops, yet the business is so remunerative that a far larger profit is yielded in the capital invested in the business than is secured by the ordinary tradesman. This result is produced by the fact that all transactions are *for cash*, and shows that the credit system imposes a tax of twenty per cent upon all that portion of every individual's income which is expended in the purchase of commodities of ordinary consumption.

Much might be said of the far-reaching results of these undertakings. I will mention but one. The surplus of capital in these associations has been invested in the wholesale society of Manchester. Its whole business is selling goods to co-operative stores. When possible, it purchases direct from the producer; no individual being permitted to purchase goods from the society. Its dealings are with five hundred and ninety stores, of which three hundred and fifty-eight have capital invested in it. Under no circumstances whatever is a longer credit given than seven days

from the date of the invoice. By strictly adhering to this rule, on transactions amounting to over $ 10,000,000 per annum loss by bad debts does not average $ 150.

Here is another example of the co-operative movement. In 1855 the workingmen in Rochdale commenced on a very small scale an experiment of co-operative labor. They formed a moderate capital from their savings, and commenced the manufacture of cotton. The system was simple, — a dividend of five per cent on the capital was the first charge on the profits, and the remaining profits were divided into two equal parts; one was given as an extra dividend on the capital, the other was distributed as a bonus among the laborers employed, which was proportioned to the aggregate amount of wages earned. As, in addition to this, the wages current in the trade were paid, the best efforts of those employed were stimulated and the most prudent operatives attracted.

It is evident that the co-operative principle can be applied more readily to the distribution than the production of wealth. In a store conducted on the cash basis hardly any risk need be incurred, goods can be bought as they are wanted, the returns are regular, and business can be contracted or expanded as circumstances require. But in manufacturing profits depend on purchases of raw material at a favorable time, and require a reserve to fall back upon. Co-operation can therefore be carried on best where the

amount of capital and material is small compared to the amount expended in wages. This has been done in a great number of cases with marked success, particularly in France, where the capital has been supplied by the laborers themselves, arising from their having deposited one tenth of their daily wages in a common chest.

It seems to me, then, that co-operation between the capitalist and the laborer, and also among the laborers themselves, is to be the solution of the great industrial question that now challenges the attention of the world. I shall be most happy, my dear Mr. Hale, if the experience here recorded serves to throw any light upon the problem of furnishing comfortable homes to the industrial classes, and calls attention to the advantages of CO-OPERATION.

I have the honor to be your friend,

JOSIAH QUINCY.

REV. EDWARD EVERETT HALE.

CHEAP TRAINS ON RAILROADS.

ALL the combinations of settlers thus far described, and all the arrangements of savings-banks and other capitalists, are fruitless, unless the proprietors of railroads will loyally combine with capitalists and settlers.

I copy here, therefore, the report of the Massachusetts Railroad Commissioners, of the triumphant success of the Eastern Railroad's cheap trains for laboring men, resulting from the law which Mr. Quincy has alluded to, which the Legislature of Massachusetts passed at his earnest instigation.

CHEAP TRAINS.

In the last annual report of the Board a detailed statement was given of the origin and early progress of the experiment of cheap workingmen's trains initiated on the Eastern Railroad in November, 1872. (Fourth Annual Report, pp. 37–49.) It will be remembered that this experiment was based upon an attempted adoption upon railroads running in and out of Boston of the one-price street-railway system. Special trains, at a low rate of speed and making frequent stops at local stations, were to come to the city in the morning and leave it in the evening. Tickets, good upon these trains only, were sold by the corpo-

ration in slips of twenty (20) for one dollar, and these tickets were available for the entire trip or for any part of it; but no fares were collected on the cars and no single tickets were sold at the offices of the company, though any one might retail them.

These trains began to run over the Eastern Railroad on the 4th of November, 1872. When the last report of this Board was prepared they had been running but a single month, and no opinion could be formed as to the ultimate success or failure of the experiment. In regard to it the Commissioners then remarked (p. 49), "A year hence some reliable conclusions may be inferred; at present any attempt at such would be wholly premature." It may now safely be asserted that the gradual development of travel upon these trains has been by far the most interesting feature in the railroad operations of the State during the last year. In how great a degree the increase of travel upon them has exceeded all anticipation, may be inferred from the following facts. The first train was run into Boston from Lynn on the morning of November 4, 1872, and was made up of a locomotive and two cars only, carrying some seventy passengers. By the close of the month the morning train was increased to four cars, and the evening to three, carrying, respectively, on an average, two hundred and one hundred and twenty-five passengers. The Commissioners, in commenting on these facts, referred to them as indicating a measurable success, and ventured the prediction

that "where, during the early stages of such an experiment, begun during the shortest days of the year, the number of passengers by single trains amounts to two hundred, it would not be unreasonable to anticipate at least double that number in the spring and summer months" (p. 49). During the month of November, 1872, the first month of the experiment, 3,967 persons were carried in these trains. During the month of August succeeding, the number rose to 22,957, averaging, in excess of what the Commissioners had estimated, four hundred and forty to the train; while the morning and evening trains averaged respectively four hundred and ninety and three hundred and ninety.*

* The progress of the experiment during its first twelve months is exhibited in the following table.

Months.	Passengers to Boston.	Passengers from Boston.
November, 1872,	2,419	1,548
December, "	4,179	3,302
January, 1873	4,104	3,341
February, "	4,241	4,023
March, "	6,145	5,001
April, "	7,731	6,246
May, "	9,724	7,996
June, "	11,511	9,542
July, "	11,149	9,244
August, "	12,783	10,174
September, "	11,853	9,008
October, "	11,602	6,214
November, "	9,210	6,693
	107,651	84,332

Perhaps, however, the fairest evidence of the growth in popularity and use of these trains may be derived from a comparison of the travel upon them during the two months of November, 1872, and of November, 1873. Allowing for the fact that the trains began to run on the 4th of the first-named month, it would seem that the number of passengers had increased from 4,272 in the former month to 15,903 in the latter; that the daily average had increased from 164 to 636; and that the average on each train had increased from 82 to 318. The total number of passengers carried on these trains during the year has been 176,186, and the receipts from them have been $8,800. A reference to the statistics in regard to the similar trains on the London railways (Fourth Annual Report, 1873, p. 149) will show that they are in most cases used not more than the Eastern Railroad train. The comparison has a certain degree of importance, as it has often been suggested that the social and industrial conditions existing in and about London, and which made the "Penny Trains" useful or necessary there, were not to be found in Massachusetts.

When the train was started it was assumed by the officers of the road that it must necessarily be run at a loss, — that it would not pay its expenses. This has probably proved to be the case. The returns of the Eastern Railroad indicate that the cost of its passenger service during the past year has been $1.33 per

train mile; the receipts of the cheap train have apparently amounted to $1.12 per train mile. The trains are also, in some respects, costly to run. Though they do not move at a great rate of speed, they are necessarily made up of large numbers of cars, the wear and tear upon which is excessive. In spite of their success as regards numbers, therefore, they cannot yet be confidently referred to as financially successful. In one respect, however, their result, so far as can be ascertained, has not been what was apprehended. During the early days of the experiment fears were expressed lest they should injuriously affect the receipts of the road by drawing away regular passengers from other trains. The Commissioners have been at some pains to inform themselves on this point. As it is not possible to ascertain what the receipts now are from the several regular trains, as compared with what they were, the only true basis of comparison would seem to be found in comparing the receipts from the several stations served by the cheap trains, through a series of years before and since those trains were put on. The receipts from passenger travel to and from Boston, over the Saugus Branch (Lynn and Everett excluded), during the three years 1871–73, are ascertained to have been as follows:—

1871,		$ 27,330.25
1872,		31,695.70
1873, Regular,	$ 35,077.95	
Cheap train,	9,139.95	
		44,217.90

During the year 1872 it would seem, therefore, that the travel on the Saugus Branch, to and from Boston, increased by sixteen per cent over what it was the previous year. This was before the cheap train was put on. During the next (last) year, and while that train was running, the receipts from travel by regular trains made a further increase of eleven per cent over the previous year, being a gross increase of $3,382.25 for 1873 as compared with $4,365.45 for 1872. This, however, did not include the additional receipts from the cheap train. These amounted to $9,140 more, making for the year 1873, the first year of the experiment, an increase of $12,522.20, or thirty-nine per cent, as compared with sixteen per cent for the previous year. But in estimating results to the corporation, it must be borne in mind that these increased figures represent gross and not net receipts. They were obtained at the cost of an additional train service at least equal to the increase of receipts. It must not, therefore, be assumed that the cheap trains have increased the profits of the Eastern Railroad, because they have increased its gross receipts from the towns served; it can only be said that they in no way appear to have decreased them. The statistics of the total number of travellers over the Saugus Branch (Lynn and Boston excluded), with the receipts from them during the same three years, tend to confirm this conclusion.* From these it would appear that

* Statement of passengers and of money received from pas-

the increase of passengers in 1872, before the cheap train was put on, was sixteen per cent over 1871, and the increase of receipts from passengers was ten per cent. In 1873, with the cheap train running, almost exactly the same ratio of increase in the regular travel and the receipts therefrom was maintained; that of passengers being seventeen per cent instead of sixteen (52,203 for 1873 as compared with 43,899 for 1872), and that of receipts being twelve per cent instead of ten ($4,992 for 1873 as compared with $3,635 for 1872). This, however, again, does not include the cheap trains. Including those, it will be found that the number of passengers carried in 1873 was 235,002 more than in 1872, or an increase of seventy-seven per cent; while the receipts from passengers increased $14,132, or thirty-six per cent. These figures would, therefore, seem to demonstrate the fact that the experiment of cheap trains, as hitherto tried on the Eastern Road, has not diminished regular travel or the receipts from it; and it would further seem to

sengers over the Saugus Branch of the Eastern Railroad (Boston and Lynn *not* included), for the three years ending September 30, 1873:—

Year ending September 30.		Passengers.		Receipts.	
1871.	Regular trains . . .	261,668			$ 35,934.55
1872.	Regular trains . . .	305,567			39,569.59
1873.	Regular trains . . .	357,770	540,569	$ 44,561.94	53,701.89
	Workingmen's trains .	182,799		9,139.95	

indicate the yet more singular fact that this experiment has actually developed a new class of travel on the line of the road, outside both of the old travel and of the full regular and legitimate increase of that travel.

The experiment is yet a novelty, and has not had time to develop its complete results. Its trial was originally urged upon the Corporation by this Board on the ground that, though it might not prove directly and in itself remunerative, it would yet lead to such an increase of population and of travel along the line of any road adopting it, that the regular business of that road would be much benefited thereby. This result may now confidently be anticipated. Every human being upon the line of a railroad is compelled in some form to pay tribute to it. Even if he does not himself travel over it, he has to use that which is brought over it. The statistics just quoted clearly indicate how speedily the Eastern Railroad may expect to reap a rich harvest from the liberal policy it has adopted.

[NOTE. — The Railroad Commissioners proceed to discuss the necessity of changes in the statute of 1872. It is not within the purpose of this little book to go into those details, which may safely be trusted to the wisdom of the Commissioners and the Legislature if the principle of cheap trains, early in the morning and late in the evening, is loyally conceded.

The attention of railroad directors is urgently called to the statistics in the passage already cited from the report. The far-sighted managers of the Boston and Providence Road grant a

discount of one quarter of the fare to the owners of the houses in the homestead village described above in Dedham.* On the Old Colony Road, the receipts at the one ticket-office at Wollaston Heights advanced from four hundred and forty-six dollars in the year when the station was created, to nine thousand one hundred and ten dollars only four years after. Surely here is a better opportunity for enlarging income than any combinations for that uncertain good which is called "long-travel." It will be observed that the Eastern Railroad experiment is based on the principle of carrying single-ticket passengers at uniform and not graduated rates; precisely as the street cars in most cities do. It is not a system of carrying season-ticket passengers at rates graduated according to distance. — E. E. H.]

* The owners of this village themselves set aside two acres as a park, and the town of Dedham has built a school-house on the premises.

HOMES FOR BOSTON LABORERS.

At this point I apprehend that the reader of one class will ask with surprise, if everything is not already done which the author proposes. "I am sure I saw no end of pretty houses on any railroad which goes out of Boston or New York or Philadelphia." That is the first impression on most people who have not made inquiry. Speaking for Boston, — which is a fair illustration, — I must say that the number provided with country homes even by street railways is inconsiderable compared with the large number of day-laborers needed for the day's work of the city. Of the classes of skilled workmen, of whom we do not speak as day-laborers, a considerable proportion live in the suburbs accessible by steam, — the places where they can obtain freehold. Mechanics, clerks in retail or wholesale stores, bankers' clerks, and other persons whose incomes are a little above the wages of the day-laborer, so called, avail themselves freely of the relief which even in their present management the steam railroads give, and bring up their children thus, — where only, perhaps, children should be brought up, — in the country. But the number even of these who are thus provided for is much smaller than could be wished; and the arrangements

in many regards are cumbrous and inconvenient. Granting, however, that they can take care of themselves, there is left the much larger class of women who work in shops or stores, and the class, yet larger, of men who work as porters, or stevedores, or as hod-carriers, or at other hard labor in building or in factories, — who live, as they suppose from necessity, in such hired tenements as have been described. They no more think of the possibility of their purchasing their own homes than they think of translating the Hebrew Bible. Of one hundred and thirty sewing-women engaged at Jordan and Marsh's sewing-rooms, September 7, 1869, ninety-three lived in Boston proper, twenty-three in South Boston and East Boston, and only fourteen out of town. Of eighty-two the same day at work at Hovey & Co.'s, forty-five lived in Boston proper, twenty-seven in South Boston and East Boston, and only ten out of town.

I have to say, next, that emigration, though it be only emigration for ten miles, has, in fact, never thriven in this world, unless it has been well led. Unless, at one or another period of the emigration, the way has been smoothed and prepared by men of intelligence, and by the union of the several interests engaged, no emigration has ever gone forward prosperously. The people of this country are utterly indifferent to what they owe to the men who contrived the magnificent system of the Land Laws of the United States, which of themselves give exactly the encouragement to the

Western emigrant that I would secure for the emigrant whom I would lead from Lucas Street into Dorchester to-day. And, for an instance on the other side, the reason that the South, eager for emigration to-day, cannot lure the laboring men it needs into its waste fields by all its magnificent promises, is because no set of men care enough for that wave of civilization to put themselves humanely and deliberately at work, on a large scale, for the organization of emigration southward.

In the old communities of Greece this thing was better understood. To lead a colony, and thus to establish a state, was considered by Miltiades, and Themistocles, and Alcibiades, and Lysias, and Isocrates, — not to name a hundred others, — as being an honor as great as man could claim. I wish there were more of such ambition among the young men of spirit, of fortune, or of education, whom I meet every day, wondering and even asking what America has for them to do, now that the war is over. I remember that Lord Bacon classed the founders of cities among the first of men.

As has been already said, and as the parable of Naguadavick will show in some detail, the enterprise of establishing a "suburb of ease" for laboring men near a great city requires the co-operation of three sets of people, who are wholly unused to act together. It requires the co-operation of the owner of land, of the managers of the railway, and

of the settlers who are to buy their homes. Neither of these will move, if he have not confidence in the other.

1. The owner of the land must be willing to devote from six hundred to a thousand acres within half an hour's ride by steam of the city to the enterprise. He must look for sure but not exorbitant profits, to be secured within ten years.

2. The railroad managers must look to the growing up of traffic where at beginning there is absolutely nothing; and, because that traffic is to be all their own, they must at the outset provide for it much more accommodation than its present returns will warrant. It is at this point, as I believe, that most such plans break down. The companies are willing to sell their tickets cheap enough, but they are not willing to run their trains at the outset often enough or fast enough. They want the village to exist before they grant the trains. But nobody will go to the village until they grant the trains.

3. No one laboring man will bell the cat in such an enterprise. No one will go alone, — nor will ten families go alone. The provisions must be generous enough to induce at once general attention among large numbers of people, or they will none of them move. The reasons for their hesitation are obvious.

I am glad to believe that at the present time there are good reasons for expecting the frank and generous co-operation of all these classes in the neighbor-

hood of Boston, upon the true principles which may insure success. The questions connected with such emigration have been discussed more than any others at the meetings of the Suffolk Union for Christian Work. They never came up for discussion there, but some intelligent man, who had watched the present difficulties, brought forward some important contribution towards their solution. The lines of railway running from Boston are so many, and pass through country so favorable for the purposes proposed, that every thoughtful traveller sees the possibility of relieving the city by colonies in its neighborhood. Fortunately these railways are in the management of men who, in general, understand that their interests and the interests of the public are identical in these matters. And the present condition of the worst tenement-houses in Boston is such as to compel the attention of laboring men and their families to any well-considered arrangements for their relief. Indeed, if the trade and manufacture of Boston are to enlarge in the next twenty years in the same proportion as in the last twenty, some systematic provision of healthy homes for her laboring men and women is the very first necessity of all.

I believe that small enterprises in this direction cost as much labor as large, and are not nearly so hopeful. I believe the best experiment requires:—

I. A village site of say a thousand acres.

II. This must be generously laid out by the pro-

prietors, who must maintain on the spot active agents, to care for the proper condition of the town till it can go alone.

1. These agents must keep the roads in condition.

2. They must see that drainage is systematically cared for.

3. In some localities it may be necessary that the first owners sink the wells.

4. All negotiations with the railroads must, at the outset, be made by the first owners.

III. The land should be divided, for our purpose near Boston, into lots of about 10,000, 20,000, and 40,000 feet, to provide for settlers of various resources. These lots should be offered for sale on easy terms, with great encouragement, however, for cash. At Vineland, Mr. Landis requires one fourth down, and the remainder in three payments in three successive years. The Illinois railroads require one tenth down, and the remainder in nine payments in nine successive years. Probably the first arrangement is the better for our purpose here.

The price of lots having been fixed at the outset, so as to give a handsome profit to the original landholder, should never be changed by him.

All sales should be made on condition of considerable improvements to be made within twelve months. This is necessary to assure the first settlers of neighbors and society, and to prevent land speculation.

IV. The co-operation of the original holders with

the settlers in all enterprises of social improvement, education, and amusement must be heartily and intelligently granted.

V. The railroad companies, looking to the steady growth of such a village, must provide from the first, *and must assure*, trains of cars which will place the laboring man at his work in Boston at seven in summer and at eight in winter.

The fairest plan in this matter seems to be an agreement, on both sides, that most of these companies, for the foundation of a new village in the view here advocated, shall give a free ticket for five years to each head of a family who will build a house in such a town. Then rely on the travel of the members of his family, and of other persons, for their profit. This seems to me honorable, simple, and satisfactory. I should ask nothing more in addition but careful study of the hours of trains required by laboring men, and some security for their permanence.

As to the methods by which such men are to get the money with which to build their houses, I think nothing better than Mr. Quincy's plan can be asked for.

He has, however, published in the daily journals details of the co-operative house-building systems of Philadelphia and of England, which have worked so satisfactorily that I need only refer readers who are interested to them.*

* See, for one of such plans, Appendix A.

I am assured that at Hyde Park, near Boston, the public offer is made by responsible parties, that they will lend to any person who proposes to build there three thousand dollars for that purpose, if he invest, beside, three hundred dollars of his own, and pledge the whole to them. They are so confident of the increase of the value of real property in that town, that they are ready to lend on mortgage of real estate, with so small a margin, at the present time. This is an illustration of the facilities offered in such places.

In the German savings-banks there is a system which carries out with great simplicity the co-operative idea. The managers of those banks discount regularly to their depositors, on a regulation universally understood. It is this: any depositor who can get two fellow-depositors to indorse for him can obtain a discount from the savings-bank, which thus becomes, not a bank of deposit for small sums only, but a bank of discount for small sums. In the town of Worcester, to which I have already alluded in these pages, its prosperity is largely due to the readiness with which the capitalists of the town have assisted the young mechanics and laborers in establishing themselves. It is this readiness to give credit on fair terms which has done so much to make that a place of FREEHOLD.

The details of the German system are given by Mr. Godkin in his valuable paper published in the North American Review two years ago.

I apprehend, therefore, that working men and working women will have no real difficulty in building houses for themselves or in buying houses ready built, so soon as the places are arranged where these houses shall stand. The social condition might return of the agricultural New-England town of two generations ago, in which a rented house was an exception to the general rule and habit of the community. The large rents which laboring men are now accustomed to pay have trained their families in habits of economy which will make it very easy for them to obtain dwellings of their own, as soon as these dwellings are offered to them. For the cells which I have described on page 171 the weekly rent is two dollars for one room and the two dark closets adjoining. This is about the lowest rent which any laboring man with a family pays for a home in Boston. Most of them pay more. It is easy to see how fast an annual payment of only one hundred and four dollars a year will eat up the principal and the interest of such a home as such a man may build for himself the moment land is offered him at a fair price. And the passion for Freehold is not extinguished among these people by a generation or more of tenant life. It is pleasant to conceive the ready response they would make to a programme like this, put in their way in the columns of their friends, the Boston Herald or Boston Pilot, handed into their doors on a broadside, or posted at the street corners.

BUY YOURSELF A HOME!

One Hundred neat Houses are for sale in the new Village of

MONTGOMERY,

ONLY TWENTY MINUTES' RIDE FROM BOSTON!

By a weekly payment of

ONLY THREE DOLLARS,

any man may own, in six years' time, a pretty House and a Garden

RENT FREE!

☞ Large deductions can be made to purchasers who have cash in hand.

Free Railroad Ticket for Five Years!

An announcement like this would show very soon that the laboring class of people are not without reserved funds to draw upon, if they have only a simple and safe way to place them in real estate for their own uses.

BOSTON CO-OPERATIVE SOCIETY.

THE third report of this Society, presented on the 21st of January, 1874, shows that its managers have determined on arrangements for providing houses in the country. The report says: —

"The country-house committee has not been idle during the year; on the contrary, it has been constantly seeking land suited to its purpose, and has visited many lots, — among them, of necessity, a goodly number not adapted to the use. The requirements are not altogether simple. The location must be healthy beyond question; it must be near to a railway, for busy men and women cannot afford to lose time on the way to their work. The land must be good and fairly smooth, for the expense of clearing away rocks and levelling would make the house too costly for the persons who are to be accommodated by this branch of our work. There must be a school and churches in the neighborhood, and a water-supply at hand; and with all these advantages, the price must not be high, for great cost would of course defeat our experiment. Through the first nine or ten months of the year land was held at very high prices. But since that time there has been some reduction; and we are glad to say that two or three lots which we had ap-

proved in other respects seem likely to come within reach as to price. We hope, before this report shall reach the stockholders in printed form, to be owners of a suitable lot. Plans for building are in readiness, and the work will be pushed rapidly forward, as soon as the weather shall permit. For this purpose we shall need an increase of stock; and we are glad to remember repeated offers from the present stockholders, to take an additional amount, so soon as we should begin our country work. From all so disposed we would urgently ask as early action as possible. But we cannot expect that the present stockholders will do all that is needful; we hope to find many new friends for our attractive new experiment. The par value of shares is twenty-five dollars, and the investment seems likely to return regularly the seven per cent dividend allowed by our charter."

In connection with this statement, I cite, from the same report, the account which a committee of this Society gives of their observations regarding the possibility of making the average "tenement-house" in a city like Boston the fit home for men, women, and children. When this company was formed in 1871, it bravely belled the cat, by hiring that notorious "tenement-house" in Lincoln Street known as the "Crystal Palace." It was called the worst, and I think it was the worst, in Boston. The reader will find my description of it, as it existed in the year 1870, just before this company hired it, on page 171 of this volume.

The committee of the Boston Co-operative Society describe their work on this building in the following words: —

"1st. We have learned by experience that such tenements as this, which has common corridors, common water-rooms, and, above all, common privies, are *a disgrace to modern civilization*, and *public nuisances*, inasmuch as they encroach upon the family relations, tend to make them impure, and thereby sap the very foundations of the State. Public opinion should stigmatize such tenements as real enemies of the public weal, as promoters of crime and of untold misery. Public law should declare that no such buildings should be erected, because of their necessarily inherent faults.

"2d. Our experience has been at times discouraging in the extreme. It seemed as if it would be almost impossible to correct various abuses. At first we were met by open rebellion from some, insolence from others, and with hesitation by nearly all. They did not know our object, and even when it was explained there seemed but little improvement. If the committee had not felt that the very enormities they met with proved conclusively that it was the duty of some one, in this so-called Christian land, to grapple with the difficulty, they would have felt very much disposed to retire from the contest. Believing that it devolved upon some one, they joyfully accepted and went on with the task. The first edict was that every

one should pay his or her rent, or be forthwith ejected from the building. Legal notices were therefore served on several. This brought about a decided reform; and now, though we sometimes lose rent, it rarely amounts to as much as formerly. At the outset there was needed considerable expense for repairs and for sanitary reforms. The basements were forthwith closed as dwellings, and were turned into shops for honest business purposes. They are now always occupied for that object, and bring in a good rental. The grog-shop was turned into a Holly Tree Coffee-House, which has so completely succeeded that the proprietor has taken and paid for three rooms instead of two for his tables.

"Shafts were sunk through two parts of the building, thus depriving ourselves of no less than five tenements, previously rented. We were obliged to do this in order to let in light and air to all the others. Neither of these necessaries of life had previously ever reached any sleeping apartment, except indirectly through the front room, used as kitchen and sitting-room. The water arrangements were made much more commodious. The drains were cleansed or new ones laid. We removed much filth from the yard and corridors, and have ever since endeavored to keep them as clean as two hundred men, women, and children of the Celtic race will permit them to be kept. The roof, doors, and windows were repaired. The exterior of the building and the walls and ceilings of all the

tenements were whitewashed. This last has been done twice a year since. Doubtless any person visiting the passage-ways would notice, at present, a want of cleanliness, and now and then a window or door is broken; but to those who knew the premises at the outset their cleanliness and state of repair now are remarkable. The rents collected amount to more than our expenses, and it is fully anticipated that we shall not only pay the future rents and taxes, but likewise repay the money expended by the corporation, and interest. On this point we refer to the treasurer's account.

"The house is no longer a public nuisance. In proof of this assertion we refer to letters in the Appendix from Dr. Hastings, Mr. Barnes, of the United States Hotel, Captain Adams, of the Police, and Messrs. Rogers and Richardson, shopkeepers opposite the Lincoln Building.

"Riot and debauchery have much lessened; violent outbreaks are very uncommon. A respectful, nay, kindly, reception of the committee, instead of averted or insolent looks or open defiance, is now always vouchsafed to us. At one time it was considered dangerous to go into the more retired parts of the building at certain hours, and after liquor had circulated freely. The committee believe that for any one of them, known by the tenants to be such, there would be no danger now. The police assure us there is a great change in the whole tone of the building. (See Captain Adams's

letter, Appendix B.) In conversation with one of the subordinate police-officers the committee learn that the force is rarely now called to arrest brawlers or to quell savage fights. The Sunday afternoon riots of fighting and swearing men and women and screaming children have nearly, if not quite, passed away; and midnight yells of murder or robbers, etc., that formerly often aroused all neighboring sleepers, are seldom heard. There is an apparent shrinking on the part of the drunkard from that open expression which was so universal and barefaced before the Company hired the tenement."

Still, after a measure of success so gratifying as this, the managers say frankly, —

"One thing has been made clear to our minds in these three years of experience; it is that a building of so great size, and constructed as the Lincoln Building is, with passages, stairways, and water conveniences in common, is totally unfit for the proper lodging of those human beings who need the oversight of others to keep them in the straight path, and surroundings that shall elevate them. By the constant vigilance of the committee, and of the agent, Mr. F. T. Rose, the abuses and disorder which formerly existed to a great degree have been reduced to perhaps the smallest possible amount. But we are convinced that they must forever exist in a great tenement-house of that description. The true principle is to make, so far as possible, an isolated home for each family, and

we earnestly hope that the day has passed for herding together large numbers of families, with no possibility for that privacy which every human being requires, and no chance, in most cases, either to prevent abuses, or to fix them, when committed, upon any person without liability to error."

I think no humane reader will regard these remarks as too strong. No one will who will consider for a moment the indissoluble connection between such horrible circumstances as are here described and every step in the higher moral education of those who are to be trained in them.

Every person will wish the Society success in its out of town enterprises, which are based on the true principle, as stated by themselves, "to make an isolated home for every family."

When you add an arrangement by which, sooner or later, every family shall own its home, you have lifted that family a step, which cannot be measured, from the dreariness of tenement life.

With regard to the moral elevation which comes to a family where all the members feel that they are living in their own permanent home, I am tempted to cite boldly the following, from Ruskin: —

"There is a sanctity in a good man's house which cannot be renewed in every tenement that rises on its ruins; and I believe that good men would generally feel this; and that, having spent their lives happily and honorably, they would be grieved at the close of them to think that

the place of their earthly abode, which had seen and seemed almost to sympathize in all their honor, their gladness, or their suffering, — that this, with all the record it bore of them, and all of material things that they had loved and ruled over, and set the stamp of themselves upon, was to be swept away as soon as there was room made for them in the grave; that no respect was to be shown to it, no good to be drawn from it by their children; that, though there was a monument in the church, there was no warm monument in the hearth and home to them; that all that they ever treasured was despised, and the places that had sheltered them dragged down to the dust. I say that a good man would fear this; and that far more, a good son, a noble descendant, would fear doing it to his father's house. If men lived like men indeed, their houses would be temples, which we should hardly dare to injure, and in which it would make us holy to be permitted to live; and there must be a strange dissolution of natural affection, a strange unthankfulness for all that homes have given and parents taught, a strange consciousness that we have been unfaithful to our father's honor, or that our own lives are not such as would make our dwellings sacred to our children, when each man would fain build to himself, and build for the little revolution of his own life only.

"When men do not love their hearths nor reverence their thresholds, it is a sign that they have dishonored both. Our God is a household God, as well as a heavenly one: He has an altar in every man's dwelling; let men look to it when they rend it lightly, and pour out its ashes.

"It would be better if, in every possible instance, men

built their own houses on a scale commensurate rather with their condition at the commencement, than their attainments at the termination of their worldly career; and built them to stand as long as human work, at its strongest, can be hoped to stand, recording to their children what they have been, and from what, if so it had been permitted them, they had risen.

"I would have, then, our ordinary dwelling-houses *built to last*, and built to be lovely; as rich and full of pleasantness as may be, within and without, and with such differences as might suit and express each man's character and occupation, and partly his history."

When I had the pleasure of presenting this subject to the Woman's Club in Boston, I was earnestly asked by many ladies what they could do personally to relieve the misery which is described in such papers as that at page 155 in this volume. I could only say that they must do what they could to call to it the attention of the Aldermen, who were then the Board of Health; and that those of them who themselves did or could own lodging-houses would be glad to follow the admirable example of Miss Hill in London, in establishing friendly and kindly intercourse with their own tenants, by dealing with them personally, without intermediaries. The happy arrangement of a vigorous Board of Health, acting in the line of duty which the Board of Aldermen found it difficult to act

in, has very greatly improved the condition of our tenement-houses, and will, I am sure, bring them closer yet to the requisitions of the law. As to the other part of my advice, it is not every woman who owns or can own houses which she rents to laboring men and women.

But the establishment of the Co-operative Society puts it in the power of every one who is willing to invest twenty-five dollars for the improvement of the homes of laboring men and women to do so. I copy here the Act which incorporates this Society.

ACT OF INCORPORATION.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by authority of the same, as follows: —

Section 1. William Gray, Abby W. May, Henry B. Rogers, and Anna Cabot Lodge, their associates and successors, are hereby made a corporation by the name of the BOSTON CO-OPERATIVE BUILDING COMPANY, in the City of Boston, to hold and improve real estate in said city, as homes for working people, at moderate cost; with all the liabilities, duties, and restrictions set forth in all general laws which now are or may hereafter be in force relating to such corporations.

Section 2. Said corporation shall have power to hold real and personal estate, for the purposes aforesaid, not exceeding two hundred thousand dollars in value.

Section 3. The stock of said corporation shall be divided into shares, each of the par value of twenty-five dollars, and the dividends on said shares shall not exceed seven per cent per annum, on the par value thereof.

Section 4. Said corporation shall make a return annually to the Board of State Charities, of the amount of capital assessed and paid in, of the amount invested in lands and buildings, and of all expenses incurred in the management thereof, and of all receipts from rents or other sources, and the dividends declared during the year.

Section 5. This Act shall take effect upon its passage.

What may be done by a large company, who deal with this problem on a large scale, may be seen in the following account, which is not exaggerated, of the preliminary work at Riverside, near Chicago.

SUGGESTIONS.

These advantages cannot be too strongly urged, but many people who have a sincere preference for the country over the city nevertheless live in the latter. Why? They prefer pure air to poisoned, and the sight of grass and trees to that of brick walls, and burning, barren city streets. They have pronounced rural tastes; would enjoy the ability to do a little more in the farming and gardening line than is possible under the limitations of a city residence. They prefer the country even more for their

children's sake than for their own, yet they do not indulge their preference for this reason: *There are certain artificial wants which have become almost as imperative as natural ones, which they find the country cannot supply.* For gas it gives them kerosene; it refers them for their marketing to the city; the roads in wet weather are prone to become sloughs of intolerable mud, etc., etc., *ad infinitum.* Weighing the disadvantages with the advantages, they resign with a sigh their day-dreams of rural felicity. Now *Riverside is created,* and all this is changed. But Riverside is not the country, some one will say. To be sure, it is not the country, pure and simple; the country of kerosene lamps. But it is the country with the discomforts eliminated; the country *plus* city conveniences. The fortunate dweller at *Riverside* has plenty of fresh air and sunlight, imparting to himself and family health and happiness. He has plenty of elbow-room, and can dig to his heart's content, raise his own fruits and vegetables, keep his own cow, and even make his own butter. And he can do all this without the sacrifice of the urban comforts which long use has made a necessity to him. It is the golden mean between the two kinds of life. Transit to and from business is more comfortable, convenient, and reliable than by horse-cars or stages. The steam-cars are always well ventilated in summer, and well warmed in winter, and a seat can always be readily obtained. The newspapers can be enjoyed in transit without loss of time at home or at the office, and the smokers' retreat is always at his service. Cities are gradually becoming great working-hives, but not Homes for a majority of their people. At *Riverside* a *Home,* in the true sense of the word, can be established, where the overtasked business man can seek repose and recuperation, — a *Home* more beautiful in its surroundings, in a more pleasant social community, where every comfort and convenience is secured, and where there is greater economy of living than in the city, than can be obtained for twice the amount in any other locality in Cook County. Riverside is pre-eminently

an *economical* place for a *Home*, and, being such, is the place not only for the merchant, but his clerk; for the young married man who wishes a home of his own, and to secure it by economy and easy payments. At the same time it is the place for the man of wealth; for here he will find every surrounding to prompt him to rear an elegant *Home*, with the luxury of all urban conveniences, and decorate and embellish his grounds in every way to gratify his taste.

Residence sites are sold without any assessment for the improvements mentioned, the cost of the same being included in the original purchase price, and no special assessment can be levied; for, every thing being perfected, there can be no use for any. This being the case, every purchaser knows exactly what his property costs, and is not to be subjected to constant assessments for improvements to *be* made, as is the case in every other suburban locality and in the unfinished portions of the city.

HOW THEY LIVED AT NAGUADAVICK.

FROM REV. FREDERIC INGHAM'S PAPERS.

I.

NAGUADAVICK was in itself, of nature, like any other town, only a good deal worse. I mean that the lake took up all one side of it, so nobody could live there. Then on the river front nobody would live if he could. Out on the roads to Assabet and Plimquoddy you could get no water that anybody would drink. So it happened that in the town proper everybody had to live on the north side. This made land there dear, and would have made rents very high if we had not found out a much better way to live, — of which I am now going to give you the history.

"In balloons?"

Not a bit of it. There is no word of nonsense in what I am going to tell you. It is only a thing perfectly practicable in every spirited American town which needs it, and the only wonder is that it was not done in every such town long ago. It has been tried for, everywhere, in a fashion, and it only needs brains, and enterprise, and faith in men, to carry it out everywhere with success.

It all began at a meeting of their Union. "Trade's

Union?" Not exactly. In a Trade's Union only one trade meets. This was a meeting of all sorts of people, with trades and without, with money and without, — some with one idea and some with seven, — a union which they used to have in a decent sort of club-house they had. Men and women could go, and did. You played checkers, or euchre, or billiards, — or you went up stairs and danced, — or you read in the reading-room, or you talked in the drawing-room. And in the committee-room there was almost every evening what they called a Section, where something or other was up, — maybe a tableau, maybe a debating-club, maybe a paper on the legs of cockchafers. They called it all the "Union for Christian Work." Well, one night in the committee-room they had had rather a dreary powwow about the future of Naguadavick. Pretty much all of them agreed Naguadavick was going to the dogs. They could not raise pine-apples, and it was evidently unhealthy for cats. All the merchants went to Boston for their spring and fall supplies, instead of buying them of each other. The manufacture of horn gun-flints had proved successful, but they cost more when they were made than the stone ones; and, worst of all, as I have remarked, there was no chance for anybody to live anywhere, if the population of the town should enlarge by one. For every house was occupied, and it was known to the presiding officer that at Mrs. Varnum's boarding-house, the mistress had that day refused to receive a

family from out of town because they had eleven children.

So it was generally agreed that Naguadavick was going to the dogs as fast as it could go. I never was in but one thoroughly prosperous town that was not, if you could trust the talking kind.

Meanwhile, in fact, Naguadavick was a driving, thriving, striving, hiving, wiving, and living town of 23,456 people by the last United States census, with "probably at the present time rising 36,000, if only the beggarly and miserly city council had not refused to take a special count when they levied the tax last spring."

Ogden went home from that meeting red-hot, he was so mad. He told his wife all they had said, and said he could not stand it. She said she should not think he could. He said it was all nonsense. She said it certainly was, but she wished he would not swear so. He said he would not again, but it was enough to make the minister swear and burn his books too. She said she hoped the minister would not burn Consuelo till she had a chance to finish it. This made Ogden laugh, — it was old Elkanah's nephew; did you know him? and they went to bed. But Ogden was thoroughly mad this time; he said he would not stand it, and he would not have any more such talk at the Union. And he did not. They have talked nonsense there since. But they never talked this same nonsense. And this was the way he managed it.

As soon as he had read his letters the next morning at the mill, and had just walked through all the rooms, (Ogden made whips for export, — Boothia Felix, — immense demand for sea-horses,) he told his boy he should be out for two hours, went across to the offices of the Great Eastern Railway, and charged right in on Greenleaf. Capital fellow, Greenleaf, the best man, I think, and the most spirited and most spiritual, and the most to be loved, of all men I have ever known. Greenleaf had done his letters too; — had seen all his heads of department, — and he put down the Advertiser, — gave Ogden two chairs, — and put his feet in one.

"Why did you not stay in the Section Room, last night?" said Ogden.

"You know," said Greenleaf. "Why — *did* you?"

"Why indeed," said Ogden again, "unless to see how far the infernal tomfoolery of croaking may lead men. It seems to be literally and really supposed that these people, who have known enough to dam this river, where there is a quicksand bottom, — who know enough to make fine sewing-thread in air so dry that it sparkles, — who know enough to split a flint into ten thousand million billion flinders no bigger than the mustache of a mosquito, — don't know how to live, and will go off to Death's Hollow, because the boarding-houses are full. Jove! Why don't they send us all back to the Lincolnshire Fens and to —

what you call it — old Brewster's place, Ansterfield — Scrooby — in the edge of York, to-morrow! Why, the monkeys know more, for they know enough, if they can't live in one place, to live in another!"

Thus far, remembering his wife's warning, Ogden went on, and sinned not with his tongue, nor weakened the force of what he said, by any profane exaggeration.

Greenleaf laughed, and said he had not heard so much twaddle as he heard in the five minutes he was there, and Ogden was much comforted.

So soothed, he began again. "Now, Frank, I want to stop all this. If it goes on, it may do serious injury. In the first place, such talk will ruin the Union. Who is going there if that whining, canting, drivelelling old fool is going to talk such stuff? What 's worse is, it will get into the papers. They would not put it in the Spy; but old Martin at the Courant is just ass enough to put in something about the decline of our population, and the unhealthy condition of the muskrats who live under the long dike. I had to go round there this morning to stop him off this time. Well, of course, nobody reads their trash; but, after they have put it in a few million times, it gets copied somewhere, and it sticks, and then people will really think this place has gone up, and not an owl or a jackal will come here to rear jackets or owlets!"

"Who is croaking now?" said Greenleaf, laughing. "You did not come here to say that."

"No," said Ogden, standing up, "I did not." And he walked to the large scale map of the Great Eastern road. "I came here to show you this." And he pointed out a spot eleven miles from Naguadavick, on the line of that road. "What could you buy the Lemon property here for?"

"House and land, — there are four hundred acres; I suppose thirty-five thousand dollars would be the asking price."

"Yes, — and out here, — the Gregory place?"

Greenleaf said that was not worth so much. There was more land, but it was poor land, and the house had been burned down. Ogden said he did not care how poor the land was, and he sat down again.

"Tell your directors to buy those two places to-morrow. If you have not got any money, issue some bonds and get some. Open a new station where the Sudbury road crosses yours. Cut up the nine hundred acres into lots of a quarter-acre, a half-acre, and an acre, say, in all, two thousand lots. These lots will cost you rather less than fifty dollars apiece, on the average. Fix the price of each lot on your lithograph plan, and never vary from it. Then advertise that for twenty years you will run special trains in, from your new station, at 6, 6.30, and 7 in the morning, and as many more as you choose, — that you will run them out at 6, 6.30, 7, and 8 in the evening, and as many more as you choose. Not one train shall stop on the way, — and every man shall be

in town in twenty-two minutes from the time he started. Before you are five years older, if you keep your promises, that station will do a business of two thousand tickets a day, each way. In ten years its business will be five thousand tickets. And your rascally railroad will be blest of men and angels as a corporation with a soul."

Greenleaf laughed, — and locked the door. Then he opened a large drawer. "Look here," said he. "When I left you, last night, I came home here and drew out this plan, not for the Lemon place, but for the Chenery farm, which is better. We may take the Gregory property if we like. I have seen the chief, and he says, 'Go ahead.' He says he will take it on his own shoulders, — that the company may not like to carry it long enough. He says he shall lose nothing on the investment, and that it will bring up his stock. And so it will.

"We shall put the lots at twice what they cost us, for there must be a sure profit, and we shall sell them as the Illinois Central sells lots, ten per cent down and ten per cent each year for ten years, on our asking price, without other interest. The company guarantees, as you say, fast trains for twenty years. That will make room for ten thousand people, Elk."

Elkanah was very much pleased, and they went into the detail. His two hours went by very fast, and then he went away. When he had been five minutes gone, Greenleaf sent for him. "Ogden," said he,

"don't you think you had better get up a little earlier in the morning the next time you advise this road?" Ogden was good-natured, and stood the chaff like a man.

II.

As soon as Greenleaf had bought the Chenery farm, and got a bond for a deed of the Gregory property, if he wanted it, he published the details of his plan.

Of course all the croakers were sure it would fail. It had been tried ten thousand times, they said, and had failed. "Canton, East Boston, Mount Bellingham, Hyde Park," said the croakers, who knew nothing at all about the success or failure of either of these enterprises, "when did not this plan fail? People won't go where you want to send them."

"Tell me," said Greenleaf, cheerfully, — he was the only man worth anything who never got mad by any accident, — and this, as above, because he was so spirited and spiritual at once, — "tell me, when this ship has not sailed, if she was built before she was launched? I have heard of old Dutchmen, who built the forecastle of a ship, and launched it, and it went to the bottom, — and of cousins of theirs who built the stern first, and launched that, — and were surprised that it did not sail ten knots an hour. So, I have heard of people who laid out cities on paper for their own advantage, — and forgot the advantage of their settlers. And I have heard of railroads who

opened stations where no people lived, — and then sold no tickets. I have heard of new towns opened at way stations, — and people did not choose to churn along in snuffy old accommodation trains. But I have never heard of a place where a man was sure of four fast trains every morning and four more every night, that did not fill up in no time."

Down at the Union, one night, Ogden got talking about the new place, and somebody told him the Parisians would not sleep out of Paris. "No," said he, "nor will the people of this place sleep outside of Naguadavick, if sleeping outside means that they are to have no fun out there. If there are to be no parties, no theatre, no concert, no Union, no chance to croak together, nobody is going to live there. That is another reason why you must begin on a large scale. You must have people enough to make it worth Greenleaf's while to run four fast trains for you, morning and evening. If you have them, you will have people enough to persuade Blitz to juggle for you, Mrs. Wood to sing to you, Wendell Phillips and Henry Beecher to lecture for you, and the French company to act for you. The people who will go to this place to live are exactly the sort of people who will put all that thing through. You will have a better public hall there than we have got here." And so, indeed, it proved.

I was at that time the minister of the Sandemanian church at Naguadavick. I believed in Greenleaf, and

indeed I rather believed in this thing. So I went round one day and asked him if they did not mean to reserve lots for churches, and if they would not let me secure one. "Look at the plan, Mr. Ingham," said Greenleaf. "You will see some red crosses there on half-acre lots, which will be convenient for churches."

I looked, compared, and called his attention to one which seemed to me the best. I said I did not know if we could or would do anything about it, but would they not give us a deed of that lot, on condition we would use it for a house of worship.

"We will give you a deed," said Greenleaf, "on exactly the same terms as we would give the government one for a post-office. Those terms you will find in brief on the plan. That lot is worth one hundred and twenty dollars, and for that sum the Sandemanian Consistory can have it. Look here, Mr. Ingham," said he, "religion, as I understand it, is the most essential reality in earth or in heaven. The institutions of religion then, as churches or Sunday schools, will in no wise put themselves on the plane of inferior organizations, as if they must beg for a living or for right to be. They will assert their right. We shall treat all institutions of religion with precisely equal respect. And I believe that the Sandemanians will find it desirable to buy a lot here now, while they can, to build by and by, when they want to."

I told him he was quite right; that the Sandema-

nian church, at least, was in no position to ask alms like a beggar. And so the next Sunday morning I spoke of the thing from the pulpit. I said it seemed to me we ought to secure a lot there, before the most available situations were taken up by others. I said that any money I found in the charity boxes that evening after the two services, would be applied to this purpose. And, as it happened, I found one hundred and nineteen dollars and nineteen cents there. Polly had eighty-one cents lying by, which she added, and we bought the lot the next morning. A very curious thing followed. The Spy and the Courant mentioned this fact, and, before a fortnight was over, the Unitarians, and the Universalists, and the Methodists, and Free Will Baptists, and Orthodox Congregationalists, and Baptists, and Episcopalians, and even Roman Catholics, had each bought lots. "They did not mean," they said, "to have those proselyting Sandemanians stepping in before them." So there seemed to be no danger but Aboo-Goosh, as they called the new town, would have enough religious privileges.

III.

Elkanah Ogden talked so much about the "Suburb of Ease" at the Union, and in all social circles, he explained away so many difficulties, and pooh-poohed down so many objections, that he came to be considered as a sort of godfather to the plan; and all sorts

of people consulted him about it. After the lithographic plans were printed by the Great Eastern, and the demand for their house-lots became very spirited, people began to wake up who had been very drowsy before, or had said it was all nonsense, and that nothing could ever come of it. And all sorts of contrivers came to Ogden with their plans, and bored him awfully.

Among others there came in one day an old farmer, whom Ogden did not know from Adam. But he supposed he had seen him before; so he said, "Good morning, Mr. Jones. Take a chair."

But the old man said, "My name is not Jones. I live next the Jones farm. My name is Tenny, Elbridge Tenny. I live out in Knox."

Elkanah apologized.

Then the old man said that he had come to talk to him about his place. It was a beautiful farm, he said, sloping down each side of the north branch, which ran right through the place. Putting his father's place and his together, and throwing in the jointure property, there was nigh seven hundred acres in all. By this time Ogden understood that here was another man who would like to sell by the foot what had been bought by the acre.

"You see," said the old man, "if you want horse-cars, the grade is beautiful from each side down to the Great Northern Road, and the flat, where the stream bends, is just the place for a station."

"I dare say, Mr. Jones," said Ogden. "I beg your pardon, Mr. Eldridge, I dare say. But all this depends on what the 'Great Northern' says. I have never found them very bright, or, which is much the same thing, very humane."

Mr. Tenny said his name was not Eldridge, and Ogden apologized again. Tenny had not been to the Great Northern people; he had begun by drawing out his plan for streets, which perhaps Ogden would like to see. And then he had thought he would come and consult Mr. Ogden before he went any further.

"Well, sir," said Elkanah, "I am very much obliged to you. Now I tell you that your farm may be as beautiful as the Garden of Eden, and as well laid out as Alexander's city in Egypt, but unless the Great Northern does the right thing, which is to say the handsome thing, you can do nothing with the farm in this way. More than that, Mr. Tenny [this time he was quite correct], more than that, they may be as handsome as — as — the Chevalier Crichton, and if you, up there, are the least bit short-sighted, or try to skin these workingmen whom you want to plant there, the whole thing fails again. As I have said forty times, the enterprise is one combined enterprise, which seeks everybody's good. It seeks the good of the honest day-laborer, who is now paying a dollar a week for his tenement here, it seeks the good of his children not yet born, it seeks the good of the Great Northern Railroad and all its stockholders, and it seeks

your good. But if any one of the parties undertakes to overreach any of the others, the whole thing fails, and deserves to fail."

By this time Ogden was unduly excited, and Mr. Tenny was a little alarmed. But he declared that he felt all this also, and only wanted to make a reasonable profit in the business, which he was willing everybody else concerned should share. Ogden cooled down, and told him that the merit of the enterprise was that it offered, not fabulous profit to anybody, but a perfectly steady and sure remuneration, — steady and sure, as he proposed to show. So they walked over together to the house of the president of the Great Northern. It was afternoon, and they knew he would not be at the office. They also knew that in that establishment responsibility was very badly divided, and that he would take it very ill if any such proposal as this were made to any of his subordinates before he had heard of it. In fact, if he could be persuaded, before the week were over, that he had devised the whole thing, that would be best of all.

It was very slow work, and, to a person as impetuous as Elkanah, very tedious. But he kept his temper like a saint, knowing how much depended on that. He let the president ramble off into endless histories of his own former successes in dealings with lumbermen, with politicians, and with owners of water-power, — in all of which, he, being the painter of the picture, came off victorious, and these several lions

crouched at his feet. After many of these rambles into the forests of facts gilded by memory, he said, well pleased: —

"Then your object is to persuade us to open a new station at the Bates Crossing? We might perhaps let the milk-trains stop there,— and the Montaigne special. How would that answer? That would give you two trains in winter, and three in summer each way."

Elbridge Tenny looked round dubersome on Elkanah Ogden, and this time Elkanah blazed away.

"It would not answer at all,-Mr. Chauncey. This is one of those enterprises, where you must do everything or nothing. The railroads of this part of the country have steadily cut off their best revenue, — the most reliable because not subject to competition, — by that policy of leaving their suburb travel to their accommodation trains. Unless we can have at least three morning expresses and three in the evening, we can do nothing."

It was a wonder Mr. Chauncey did not faint away, or show them the door as madmen. But Ogden had expected, even had intended, this surprise.

"The people who are to come and go on these trains, Mr. Chauncey," said he, "are not women going a shopping, to whom ten minutes more or less is of no account. They are not even bank clerks, or dry-goods dealers, to whom all is gained if they are on the street here at nine in the morning. We want to provide for the day-laborer, who must get to his work

at eight in the winter and at seven in the summer. We mean to have him, and his employer, as certain that he will be there, as if he had only to walk, in fifteen minutes from his home. You cannot give him that certainty, if he must wait till your Montaigne train has made its connections above, and come down to Bates's. Besides this, we want to promise him a seat sure, — while he goes and while he comes. He must not be dependent on the chances of your up-travel. And when he takes his nap, — if he chooses to, riding out, — he is not to be waked at six or eight way stations. He is to be put through."

Mr. Chauncey smiled, — sublime, amused, and incredulous. But the smile faded when Ogden proceeded: "These fast trains are promised by the Great Eastern for the next twenty years, to people who take lots at Aboo Goosh, and that is the reason that they have already sold seven hundred lots. Offer nothing but way trains, stopping at all your near stations, and Mr. Tenny here need take no trouble about surveying his lands. He will not sell five acres!"

The President became more thoughtful at this. "Have you thought what you should offer us?" said he; "what bonus would be reasonable to induce us to try the experiment? We might put on one express for three months, and see how it would work."

"And you would not have passengers enough to pay for your oil," replied Elkanah. "No, Mr. Chauncey, it is a twenty years' business, or it is noth-

ing, that we propose to you. There is nobody now at Bates's but Mr. Eldridge here, and he and his family will not want many tickets. This business is to be made. When it is made, it is sure."

"And what inducement do you suggest?" said the President again, blandly.

"Simply what I have named. Mr. Eldridge here will be glad to sell you land for your station, at exactly the same price that he will sell me mine for my cottage, or the Widow Conley for hers. On the other hand, if he sells his two thousand lots, and sees his two thousand houses go up in the next ten years, you can guess how many tickets you will sell daily."

"But they are tickets sold at a reduced price," persisted Mr. Chauncey. "I hate these excursions!"

"Pardon me," said Ogden, "there is no reason why you should put them at a reduced price. Put them at the price that will pay you best on the whole. Only announce the price before Mr. Tenny [name right this time] puts a surveyor on the land, and never change it for twenty years. The system is everything."

"Where is not the system everything?" said the President, pleased with himself for saying something. And he promised to think of it carefully, for in three hours he had really got interested in the prospects the plan unfolded, and his visitors withdrew.

Two days after, Mr. Chauncey went down to the office and had a long talk with Plinlimmon, his super-

intendent, and Pariss, his treasurer. Plinlimmon was fretting to death, as he heard from day to day about Aboo Goosh, and thought what golden chances the Great Northern was losing. But he knew it would be madness for him to broach any such plan. Imagine his relief when, after infinite preface and explanation, Mr. Chauncey told him how he had been long wishing that they might build up a local business of their own, so that they should not be so dependent on those cut-throats of the Mad River line and the Canadian connection; how he had turned over many plans, and finally had concluded that if they established a station with several fast trains, say at Bates's cross-roads, they might build up really a large town there; how he had talked with that Mr. Tenny, whom they had to compromise with, about the land at the Sias cutting, and found him well disposed to such an undertaking; and in short, how he, Chauncey, had now come down to talk it over with him, Plinlimmon, and him, Pariss, and if he, Pariss, and he, Plinlimmon, saw no objections, which did not occur to him, Chauncey, he, Chauncey, believed he should send Mr. Stephenson up to make a little survey, and should bring it before the Board the next Monday. The two young men were immensely interested, immensely sympathetic, asked very intelligent questions, proposed very modest objections, and were then driven from these objections; and by the time Mr. Chauncey left them, he was satisfied that he had planned the village of

Rosedale, at least five years ago. He had left its name to Mrs. Chauncey, and this was her selection.

As for our other railroad, — the Cattaraugus and Katahdin, — it never occurred to anybody to suggest anything to any of their people; and they have never had a fast special train from that hour to this, nor ever will. The only thoroughly original thing they ever did was to pay in currency in Naguadavick the interest they had promised to pay in gold in London.

IV.

It was astonishing to see these two towns grow. You see it was not the ordinary speculation of selling house-lots to other people, while you do not go yourself to live there. But both towns were based on that ingenious Vineland principle. It is the principle on which Uncle Sam sells his farm-lots at the West. The price of the lots, once established, was established forever, so far as the first holder went. Of course they became more valuable every day. Of course every man who bought one whispered to his next friend that there was an admirable chance next him, if he only seized at once. Everybody tried to seize at once, and Aboo Goosh and Rosedale were soon alive with the hum of the hammer and the buzz of the mortising-machine. By the time we dedicated the Sandemanian church at Aboo Goosh, and that was really as soon as we could get up a respectable church edifice, there were five hundred

houses inhabited there. In two years more there were two thousand.

Anybody will understand how the people with comfortable incomes lived there. That sort of people live outside the towns they work in everywhere. London, Boston, New York, all places of size, let the men who receive salaries, and who begin to work at nine in the morning, live in their suburbs, — and they all know how to provide for that class of people. The good fortune of Naguadavick was, that in these Aboo Goosh and Rosedale enterprises, we provided for the day-laborers also. The people who worked in the mills, the mere diggers and builders, who had to stand in rows to be hired on the blind side of the Phenix Bank, opposite the Common, the women who sewed in the cloak-shops, — all found it cheapest and best to live in the country, and to do their work in town.

I had myself to leave Naguadavick when these towns had been four years under way. I left it for no fault on either side, but in consequence of an unfortunate misunderstanding and *emeute* at a public meeting, called for the purpose of teaching the children to hold their knives better at table. But up till that time I was intimate in both these new towns. And I may close this account of them with the notes of my last visit in Rosedale.

I called there on an old parishioner of mine, named Mary Quinn. She hailed originally from Carrick on Suir, but had married Michael Quinn, who was from a

village just outside of Tipperary, some years before I knew her. She had six or eight children here, and two in heaven. I hunted her up in Rosedale, — found her a mile from the station, on the horse-railroad. They had a regular system of horse-railroad tracks there, that virtually passed every man's house. There was a nice garden round the house, of half an acre, — no fence, which seemed odd; but there was hardly a fence in Rosedale. They had some side hedges, but made up for stronger fences by strict cattle laws. The house itself was a clever story-and-a-half house, such as costs in a country town five hundred dollars. I found this had cost Quinn rather more than seven hundred. The lot had cost him seventy-five. He had paid for that clear, with money he had in bank. He and his wife had paid a third part of the cost of the house, and there was a mortgage on it of four hundred and sixty dollars. Their Savings Bank there took such mortgages, if they knew the people. The truth was, that the land was worth now ten times what the original price was.

"Well, Mrs. Quinn," said I, "I am glad to see the little girl so nicely."

The child, when I saw her last, in one of our back streets, had been white and puny, worrying along with the relics of scarlet fever. She was now rugged, sunburned, freckled, and looked as if she would like to eat a tenpenny nail.

"Indade she is, your Riverince, and it is hard to

say why, for the medicines are all gone, and we have not sent for the new doctor, since we came here."

This was a stroke of humor on Mrs. Quinn's part. She knew well enough that her children were growing up to a constitution like her own, because they were growing up in the same way as she did.

"But the boys, your Riverince, they are the handsomest sight, if you could only see them. They 're all gone now for blackberries, — or for I don't know what, for indeed the fields here are not like what we had at Carrick on Suir, — but they are grown so big and so brown that you would not know them."

"And how does there come enough to eat, if they are so big and hungry?"

"There, again," said she, with the pride with which the hunter praises his hounds, and the farmer his grounds, and the bishop his lawn. She flung open the door of the neat kitchen we were sitting in, and pointed to the well-hoed potato-patch behind the house, and to the rows of comely cabbages behind them, — as if she had compassed sea and land, lived at the Five Points and in North Street, and now in Back-street-court-place in Naguadavick, not in vain, if she could only have her own potatoes at the last. Of them she said nothing; but, with that speaking wave of the hand which would have become Rachel herself: "And the milk, your Riverince, which cost us ten cents a quart in town, is only six cents here. Half the neighbors have cows, and it is handier for them to let my

boys milk for them, and pay them in milk, than to hire for money. For they don't all have boys as fine as mine," said Mary, who had her weak points, like the rest of us. "For butcher's meat we have more than ever, and it costs us less. Two pigs my man brought up last year on the place here, and though they said the pork was not the fattest, it made a big place in the bill any way, for the butcher allowed us all it was worth, or he said he did, and surely that was a good deal more than nothing."

Then I cross-questioned Mary about their social life, tried to make her own that she felt the want and the excitements and amusements open to her in Back-street-court-place; but there was no craving for their flesh-pots. Pretty clearly, her "man" was more of a man here, and she was more of a woman. Why? Why, because they held Real Estate. Real very emphatic, and with a very large R, — and Estate with a very large E. What is it Jupiter ordains? I am writing at No. 9, in the 8d range, and must quote from memory: —

"The day
That makes a man a slave takes half his life away."

Well, he might have added, if it were he, and I believe it was not, he might have added: —

"When he can
Say, 'This lot of land is mine,' he 's twice a man."

There is no need to be sentimental about it, but that is the living fact. The glory of New England as she was, was that every man was a freeholder.

"My man," said Mary, affecting not to boast, but really running over with pride, "my man does not have much time for the garden. He just cuts at the trees a little, and looks at the boys' work, and taches them a little about the pig; but after supper he has to dress himself and go to the meeting of the co-operative store, where he is a manager, or he sings in the bass in the International Club, or he takes his turn on the sanitary committee of the Union." Poor Mike, too, then, he had come to enjoy the sweets of "eventful living," and his wife had come to the pride of having her husband "sought-arter," second only to the pride of being "sought-arter" herself, in the not forgotten days of seventeen.

Boys and girls both might now be trusted out-doors; and out-doors was a joy and delight to their mother as to them. There was no longer the horrid watch and anxiety there had been in the wynds and courts of the city. Every summer the large market farmers who surrounded them at Rosedale were glad enough to hire the children on jobs to pick peas and beans and the small fruits; and, in fact, we got our vegetables the better in the city market, because we had sent, not an ornamental, but a working population, to our suburbs. It was their gain and it was ours too.

Mary's grandest moment was when she asked me to tea. When I got up to go she said with a reality far beyond any of the tones of artificial civility, that I must stay to see the children and take a cup of tea.

In Back-street-court-place she would have welcomed me had I looked into the crowded kitchen parlor bedroom at tea-time, but, had I come in before tea-time she would no more have asked me to stay than she would have asked me to hear her square the hypothenuse. But now I should not see the children, nor Mike, she said, unless I stayed to tea. And she was sure I should be late at home, which was true; and I was glad I stayed, because I saw the children, which was best of all.

In they came, clattering and explaining, — the youngest first, by some miraculous law, then two or three of the biggest, then a miscellaneous assortment, wound up with him, always the last, who had on this occasion got into the brook, and brought in his shoes in his hand. Clattering and enthusiastic were all the party, each telling his part of the story on a somewhat high key, and all explaining about the quantity and quality of the berries, which were indeed manifold. Mary sympathized, applauded, wondered, and quieted, tried to bring them to consciousness that the old minister was there, promised that they should have the blackberries for tea and for breakfast, bade Phelim and Owen go quick for the milk, whispered to Mary Ann that she was to run to the baker's and buy some tea-cakes, and bade the others go quick to their rooms and wash themselves and brush their hair that they might be ready.

Their rooms! Why did not she say their thrones

or their palaces? Heavens! had not I seen all those children lying asleep together in one room, fifteen feet by twelve, in which all the cooking of that family had been done that day, — all Mrs. Aminidab Johnson's family washing done, — and in which the white muslin dress that Selina Johnson wore to a birthday ball the next night was ironed while those children slept, so that Phelim and Owen might carry it home in the morning? Such, dear reader, is the stowage in every Back-street-court-place within half a mile of where you read these lines! Their rooms, indeed!

"And come into the sitting-room yourself, 'your Riverince,'" continued Mary. "I would have asked you in before, but it seems more sociable here, and more like old times." Nor had she reason to apologize for her well-blacked Banner, her neat kitchen table, and brilliant tin ware, nor for the pretty garden view before which I had been sitting. But I went into the sitting-room, knowing I must be out of the way now while she "got tea."

Reader, I have taken tea with that same woman's sister Margaret in the cabin both were born in, outside Carrick on Suir. It was a stone cabin with a mud floor; a partition of board partly separated us from the pig, who had the front of the doorway, but who was visible to the inquiring eye. I made my call at twilight, and found Mary's nieces and nephews seated on low blocks, or on their heels, looking in the fire of peat. One of them ran for Margaret, to whom I had

come to bring a message, three thousand miles from Mary. Instantly, when she appeared, had a troop of ravens been sent out to borrow tea and sugar, that I might feast; instantly had two oat-cakes been set up against the stones on the hearth; soon had the kettle boiled and the tea been ready, and then we had all repaired into Margaret's bedroom, — size, as I live, six feet by five, — my Reverence carrying with me the only chair in the house, while John the husband sat on the bed, while the teapot and oat-cake smoked at the little table, and Margaret, having in fact nothing to sit upon, stood and served. That grandeur of one chair, borrowed tea, and a barefoot life by a peat-fire was what this Mary Quinn was born to. Yes, and for my notion, I think it was better for her and her brothers and sisters than the tenement life, upper story, three flights, in Back-street-court-place, where the children feasted and slept in the corners left by Mrs. Johnson's and Selina's spotless drapery. But to be ushered out by this same Mary, not into the five-foot-six bedroom, to feast from a groaning taper-stand, but into the comely sitting-room, — with its six painted chairs, its sofa and ornamented centre-table (shade of St. Patrick), its portraits of Dan O'Connell, Theobald Mathew, George Washington on his death-bed, and framed testimony of membership of the Siloam Division; to see the cheer and joy with which that woman remembered that she was not living either in a pig-sty or in a barrack, and the sweet saintliness

with which she thanked God that she was not; — to see this, and to know this, and to remember this, was to make Rosedale glow indeed with the true roseate hue. I should not have selected the pictures or furniture, but she had. They were her taste, if not mine, and there was the glory. "Excuse me for a moment," said the matron, "Honora will be down stairs presently," and retired, intent on hospitable cares. I had enough to think of to make it unnecessary for me to read the last Harper, or Mr. Hoadley's "Genghis Khan and his Coadjutors." I only had the Harper in my hand that I might not seem neglected when my pretty little Honora came in.

And that was really the same child whom I had seen faded and dead in the alley-ways of the town! She remembered the things she said then, and had the book Polly gave her then for a Christmas present. The same child? What one thing in her was the same? This nut-brown face against that limy-white skin, these hard round arms against those skinny fagots of muscle and tendon, this modest, simple look, against that eager, inquiring, dissatisfied, anxious glare! And when I talked with her, — (the child knew me as well as she knew her father,) — when I talked with her, here were undertakings, and friends, books, walks, collections of butterflies, a party to Mount Greenback, a picnic at Paradise, — all this, against the stupid town life of such a child, who has gone to school and come back if she is good, and gone

again and come back again; but to whom one day has been as another, because her mother cannot trust her much in the streets, and there is for her no possibility of society in its forms of simple, light-hearted pleasure! Dear reader, if you care to go into Back-street-court-place in Boston or in New York, you may find as many hundred Honoras as you choose, who never saw the sea on the beach, never picked shell from sand, never planted seed in ground, never watched bird's nest on tree, never crunched moss with foot, never sailed chip on stream, never hunted butterfly over grass, never rested under shady tree, never waded across mountain brook, never picked berry from bough, never ate peach or pear, never rode on horse or ass, never sat in wagon or sleigh, never enjoyed one of the little pleasures which are as the daily food of your children, which they think of so little that they are begging you to-day for something more, because these are things of course to everybody.

So, you see, Honora was herself the heroine of a romance to me. There is the reason why I read so few novels, dear boy; it is because I see so many. And here comes in the great shy Frederic, — my Riverince's godson, — who has endued himself rapidly in his Sunday jacket because of my staying to tea, and who is shy and ill at ease both because I am there and because he has on the jacket. But I administer a story of the good fortune of Dick McKelvy, who has gone to Mexico with the army, and I show Fred

a burning-glass of a pattern he has never seen, and he becomes communicative. Can it be possible! This godson, who was erst a little wild, you must know, — who really, if you will not mention it, got into the lock-up one day because he threw marbles at an auctioneer, and, which was ten thousand times worse, at the common law, slapped the policeman who tried to stop him, — this godson, for whom I then and there had to go bail that he should keep the peace of the State, else he would have been sent to the house of correction, — this wild godson of mine is the most sedate, if the most enterprising of human beings. He has formed alliance, offensive and defensive, with Hod Bates (Hod is short for Horace). "You know Hod Bates?" My Reverence had not that pleasure. "Well, Hod is a first-rate fellow, and his father owns a saw-mill up at Number Nine and two townships in the Seventh, and Hod is going up with the men next winter to take care of one of the camps, and he has asked his father to let me go up and take care of the other; and if he likes and I like, I am to have a chance at the mill when it begins running in April, — the fellow that is there now is going to Illinois," &c., &c., &c. Fred is on a larger stage now, and the accumulated steam which erst fired marbles, as from a Perkins gun, on my excellent friend Cunningham with his hammer, is now to drive the mill which is to cut the plank, which is to lay the floor of the court-house, in which you, my dear Frisbie, are to lay down the law which is to

save from ruin these States in all coming time! This is the house that Fred built!

A slight commotion, and it is announced that Mike's train passes the window. Ten minutes more (for the horse-cars are not Metropolitan, let us be thankful) and Mike's step is heard at the side door. Two minutes for a second wash, for brushing the hair even with Methodistical precision, and for a Sunday coat, and Mike emerges into the sitting-room. His ride out of town has been his visit to his club-room; he has picked up all the gossip of Naguadavick and of Rosedale. He tells me more news than I have heard in a week, and does the honors with infinite volubility. Thirty seconds more and Mary's tea-bell rings. That Mary Quinn should need a tea-bell! that the little hawks are not sitting on their perches waiting to descend on the visible meal! And we go in to sit, not on the bed of her bedroom, but in the neat kitchen, at her pretty table, where everything, dear Amphitryon, is served a great deal hotter from the stove than you will ever have it in your palace, for all your patent contrived double dishes and covers, and for all your very noisy dumb-waiters.

On that hospitable meal let the curtain fall. It was the eaters, not the eaten, that had the fascination for me. As it happened, it was only the day before that I had walked through A Street in South Boston. It was vacation, and the wretched Irish children were sitting on their haunches as Baker describes the Abys-

sinians, looking across the street at nothing with their poor lacklustre eyes. What should they do? Mr. Nash had given them baths. But they could not swim all day! The city had given schools, but they could not go to school all the year! Poor wretches, — afternoon had come, and supper-time had not come, — what room was there in those heated tenements, — what play for them out-doors? And these miserable, pseudo-Abyssinian children were of the same blood as Phelim and Honora and Owen. Nay, maybe they were their cousins. Maybe; — and what is certain, dear reader, is that they were your brothers and sisters, and were mine!

So I drank Mary's tea from her wonderful new service of "chaney." I eat, in the right order, of bread, toast, gingerbread, pie, and tea-cake; I praised the children's berries and had a quart put up for Polly and the children; I kissed the little ones good by, I shook hands with the eldest, cried "All right!" to Phelim as he stopped the horse-car, entered it, crossed to the steam station, and in thirty-seven minutes and nineteen seconds, from house to house, I was at home in Polly's arms.

They did not sell season tickets on the Great Northern; they sold package tickets, and for his six hundred and twenty-four passages yearly Mike had to pay sixty-two dollars and forty cents. His interest money on his house was forty-six dollars and fifty cents. These two amounts made one hundred and eight dol-

lars and ninety cents a year against the three dollars a week which Mike used to pay for two nasty and deadly rooms over the open drain in Back-street-court-place. He had, thrown in beside, the steady improvement in his property, his children's health, the value of their work, as it appeared in the garden and the results of the garden, and, above all, the feeling that no man was his master, that he was independent, was subduing the world, and in short was one of the governing classes. Mike was not the only workman in Naguadavick who saw the advantage of that line of life.

"This is certainly better," I said to myself, as I rode into town, "than having to crowd Mike and Mary and their friends as we did five years ago. All our ministry at large, and all our home missions, and all our provident associations, and all our relief organizations, and all our soup kitchens, were but a poor apology for such a success as this. We are getting back here on the true American principle, 'where every rood of ground supports its man,' woman, and child, — nay, is it not the principle of the prophet: 'Every man shall sit under his own vine and fig-tree'?"

"We must have land enough too," I said. "In a circle of fifteen miles' radius around Naguadavick there are about four hundred and fifty thousand acres. So many acre homesteads, supposing an acre were the average. That gives homes for two million persons, and Naguadavick will not need two million inhabi-

tants, while there are only one million people in the whole State."

And so I returned home.

To live thus, near Boston, and to let our laboring men live thus, we need to provide for the laboring men as carefully as we have already provided for the men who live on salaries. For this, we need express trains from points so distant that land is yet cheap. And we need unswerving regularity in the administration of these trains. These requisites granted, such an arrangement becomes a blessing to Boston, to the neighborhood, to the laborer, and to the railroad or common carrier, who intervenes among them all.

HOW THEY LIVE IN VINELAND.

VINELAND is a village of about three thousand inhabitants, closely surrounded by farms, where there reside nine thousand more, thirty-five miles from Philadelphia, on the way to Cape May.

Eight years ago no person lived in the village thus occupied at the present time, and hardly six families on the lands now used for farms.

No extensive manufacture has called these people together. There has been no discovery of mines, mineral spring, or other marvel. The railroad gives them no new facility, or any which is not shared by a dozen other places. Nor is the soil any better than in a hundred others.

Vineland has become what it is, a busy, thriving place of twelve thousand people, by the steady development of two or three simple principles, which might be tried anywhere, if there were a scale sufficiently large for the experiment.

I contribute to this book, therefore, a brief study of these principles as they have been illustrated by the growth of Vineland. For I believe that in the application of such principles to the settlement of small towns as cities of refuge near our large cities is the

salvation of our large cities to be found. I believe these principles are of general application, and that the success of Vineland need be, by no means, exceptional. They are, substantially, the same principles, which, in the sketch here attempted of the life of the people of Naguadavick, are relied upon for the success of the colonies which they established in their railroad villages. As I am well aware, however, that the possibility of founding such villages on these principles will be doubted, I am glad to sustain it by a sketch of the origin and success of Vineland. I ask any person who is incredulous to go and visit that town.

First, and chiefly, Vineland relies, — as the imagined towns of Rosedale and Aboo Goosh rely, — on what I may call the natural passion for holding LAND, and the beneficial effects of FREEHOLD on the Freeholder. We have forgotten these effects in America, simply because land was to be got for the asking in our fathers' days, and is to be got for the asking now in many regions. Therefore, in a social condition formed by men who were almost all freeholders, we neglect the advantages of FREEHOLD as we do those of air, water, light, and the salt sea. But, as we pile people together in cities, — as we separate them from their mother earth, — as we make them tenants of one and another landlord, we do our best to unmake the virtues of two centuries' growth, which sprang from the holding of one's own home in fee-simple. The freeholders of New England, in 1775, were a different

race of beings from the privates in the English regiments under the command of General Gage whom they met in battle. The institutions which they made, when they established, in 1780, the Constitution of Massachusetts, — and when they established afterwards the other constitutions which on that were patterned, — were all based on a supposed state of society, where almost every man owned his home, had a stake in the country, as the English say, and had that steadfast desire to improve the town in which he lived, in all of its institutions, which to such *real* estate belongs. Real estate, indeed! It is the only estate which gives man firm foothold. It represents the only wealth which does not easily take wings and fly away!

So long as the American systems are tested in States where most men still have freehold, as in the State of Vermont, for instance, they work as regularly and as precisely as they ever did. Let me copy literally the opinion of one whose opinion in such a matter is worth much more than mine. I take it from a note on my table addressed to me, which I copy literally, only omitting the name of the town in Illinois where it is written. It is from a boy now seventeen years old, who in Massachusetts knew the inside of at least one jail, and was always in hot water.

"July 27, 1869.

"Mr. Hale Dear Sir i Write these few lines to let you know that i am Well and hope you and your

family are the same i have been west onwards two years i have been living on a farm since i came out here i have clothed myself and laid up my money i have been geting $250 a year i have thought of buying a farm and takeing my mother out here if i thought she would come i like this state very well the reason is that a poor man can get a home in a little while if he uses his means proper more so than in the east i wich you would give me some information where my mother is and tell her to write to me as soon as posible as i am anxious about her if you think i am worth noticeing i wich you would write to me as soon as you get this letter and give me some advice on this matter and tell me what you think i had ought to do."

Now that letter is a little deficient in commas, but the spelling speaks sufficiently well for the two or three winters' schools to which this boy was sent in a mountain town in Massachusetts. And I would give more for the letter as an exposition of the real worth of Illinois than I would for fifty "hifalutin" articles in the Chicago or the Springfield newspapers. That Irish boy of seventeen has found the root of this matter. He can get a home in Illinois, though he is poor, and he can send for the half-cracked mother, who spent the best of her life, after her husband deserted them both, in taking care of him.

Land, — or Freehold, — in short, is really a prime necessity. It is necessary that almost every man

should have a fair chance at Land, — held in his own right, — if you mean to govern America by its original institutions.

Now if a man means to be a farmer there is no trouble about his getting this land. Between Lord Ashburton's line on the northeast and Cape Florida on the south, and Nootka Sound and the rest of the Pacific Ocean on the west, there is plenty of land — and the best of land, if a man wants literally to subdue the earth — to raise the food from it for his own household, and to sell to the more civilized lands the surplus he has left. According to the free-traders this is what we all ought to be doing. We ought to stop this singing of songs, wearing of clothes, printing of books, carving of statues, digging in mines, and ought to devote ourselves to the "providential duty" of America in raising breadstuffs and cotton for the rest of the world. But even Adam Smith made books, instead of working at a loom in Glasgow, as by his own theory he should have done. And the good sense of the people of America prefers God's order to the order of the Economists. It prefers to develop each human gift as it appears, and so to vary human industry, that, on our own soil, there shall be fair chance for each class of human power. If Jonathan Edwards happens to be born here, we give him a chance as a metaphysician, though by the theory he should be raising Indian corn. If Allston is born here, we give him a chance as a painter, though he should be raising indi-

go. We once let Eli Whitney try his hand as an inventor, though he should have been laying stone-wall in Connecticut, by the theory. By our latitude in that one case we created the cotton crop of America. We let Fulton build steamboats, and Norris and Ross and Winans build locomotives, and De Witt Clinton build canals, and Nathan Hale build railroads, though by the theory all of them should be hoeing, or at the best grinding. And so, after two or three centuries of varied industry, we have a civilization of the highest grade, — wholly different from the low agricultural civilization of Southern Russia, of Poland, and of Ireland. We have millions of people, gathering in and near large towns for purposes of commerce and manufacture; — and yet we have and we love institutions which are based essentially on the idea that the very great majority of the people of the State shall be freeholders, and shall be controlled, in their motives and in their action, by those considerations which to the possession of Land infallibly belong.

Nobody but Mrs. Partington expects to sweep back these thronging millions from the towns to the prairies by nice little half-column articles in the daily papers, on the joys of Agricultural Life. If the men who write these Idyls like the prairies, why do not they go to them themselves? That is the fierce question which young men from the country and young girls from the country ask, — men and girls who have forced their way to the large towns and their excite-

ments and occupations, precisely because their own tastes or aptitudes lay in the direction of commerce or of handiwork or of fine art, and precisely because they did not choose to continue in the duties which the life of a farmer compelled. We cannot undo the eternal laws of our civilization. We cannot keep our bread and eat it too. We cannot have large cities, with the stimulus they give in civilization, and at the same time send all our young people to fence in prairies, and raise breadstuffs. The plaintive appeals addressed by those who have got their seats for the spectacle to those who are crowding on the outside — that they will all be pleased to go away — are scarcely heard. When they are heard it is by those who are quite incredulous, though they are told that there is not even standing room within.

I. FREEHOLD is taken for granted in the theory of American institutions.

II. COMPACT CITIES are necessary for modern civilization.

How are these two necessities to be reconciled?

Where the cities are not large the tendency and habit of American institutions asserts itself, and the workmen in the shops of cities are at the same time freeholders in the immediate neighborhood of their work. In the city of Worcester, in Massachusetts, there are about thirty-five thousand persons at the present time, of whom I suppose nine tenths are en-

gaged in manufacture. As in all manufacturing towns, the proportion of persons not living in families is large. There were in May, 1868, 9,137 men over eighteen years of age. I suppose five thousand of these may have been heads of families. To live in, these families had 8,849 houses, the average number of inhabitants to a house being as low as eight and nine tenths, — singularly low for a manufacturing town. The number of resident persons, firms, and corporations which pay taxes on real estate was as high as 2,924. It would probably be safe to say that in that manufacturing town one half the voters are freeholders, own their own houses and reside in them, having obtained freehold in the neighborhood of their work. A circle of four miles diameter, of which each point would be within two miles of the city hall, would give twenty-four thousand lots of a quarter-acre each, allowing a quarter of the space for roads and parks. On the usual computation of seven persons to a family, a city whose workshops occupied a square mile might give a freehold of a quarter-acre to one hundred and thirty thousand people, all within a mile and a half of the workshop square; and yet no person should live in a house with more than seven inhabitants.

The advantage which newly formed towns like Worcester have in such regards is very great. In old towns like Boston it is very difficult for the laboring man to get freehold near his work; he becomes a ten-

ant, and the tenement-house system comes in, with all its disadvantages.

But at this point the invention of railroads relieves, or may relieve, the crowd upon the towns.

Any village within fifteen miles of a commercial or manufacturing town is within half an hour of it by express train. Now half an hour between home and work meets the requisition of a laboring man.

A circle of fifteen miles' radius includes rather more than	433.580 acres.
Give a quarter of this, or	108.395 "
to roads and parks, and you have left for workshops and homes.	325.185 acres

Give eight thousand acres to shops and warehouses, — that is, a block three miles by four miles in the middle of the circle, — and you have left three hundred and seventeen thousand acres. This, if you chose to divide it so, would be a freehold acre-lot for so many families; for a population, that is to say, of two millions and a quarter, none of whom should live in the "business part of the town," none of them in a house of more than seven inhabitants, and each of them with a garden of an acre.

This is the theoretical combination of the advantages of freehold, and the advantages of compact cities.

But, as every reader knows, the practice does not approach this theory.

1. In cases of seaboard cities a large deduction

must be made for that part of the circle which is covered by water.

2. The railroad companies in general are compassing sea and land to get another barrel of flour or another passenger from a thousand miles away, unconscious that they can make their richer market at their doors. One passenger from New York is shot into Boston with the highest speed science can give, for a thousand who are left to linger along in the doldrums of local trains. But the time of the distant traveller is not a whit more important than that of the neighbor.

3. The landholder thinks his duty done when he cuts his land into small lots and offers it for sale. The truth is that land of itself is the most worthless of commodities. To induce the laborer from the city to buy the land many intermediate steps must be taken. Of many of these steps we have valuable suggestion in the experience of VINELAND.

It is perfectly true that in the neighborhood of all large cities may be seen tracts with the lines of paper roads dimly shadowed on them, with one or two cottages ornées tumbling to ruin, which are held up as the illustrations of the failure of efforts to induce laboring men to live in the country. In truth, they are only illustrations of the folly which supposes that, in a country of intelligent men, any man can sell by the foot at high prices what he bought by the acre at low, without doing anything himself to improve the condition of the property.

1. People will not establish themselves in any village of small holdings, unless it is large enough, or promises to be large enough, to give them society, and, with society, the amusements, the instruction, and mutual advantages of other kinds which society affords. The town must be large enough for two or three churches at least, for good schools, for public entertainments of different grades, and for the vivacity which belongs to city life, or the laboring men will stay in the city. This requires an enterprise involving at least one thousand families. Six hundred acres of land, at the very least, are needed to offer to each settler the attractions which are indispensable. One or two thousand would be better.

In the establishment of VINELAND, Mr. Landis, the founder, was not looking to draw men out from cities. I suppose he would be quite as willing that men used to city life should not come. He was trying to build up a community of small farmers. But even he saw the necessity of compact village life. The centre of Vineland is a village of six hundred acres, crossed by eight streets, running one way, and in the middle of all, by the broad avenue of which the railroad is the middle; — and across the other way by nine streets, with Landis Avenue. The village lots were originally fifty feet wide. Mr. Landis gave land for the erection of churches; and, as he could, encouraged horticultural, scientific, and other societies, which aimed at entertainment and mutual improvement.

Outside of this village, Mr. Landis laid off farm lots, from five to twenty acres and upwards, which now cover a tract of more than forty thousand acres.

I am confident that the success of Vineland is due, first, to the very magnitude of the scale on which it is planned. Most of us would be willing to live in a community of ten thousand people. But it is only exceptional persons who really prefer the solitude of a hamlet of twenty or thirty.

2. The new-fledged freeholder, who has bought himself a half-acre lot in some Mount Vernon or Mount Bellingham speculation near a large city, is apt to find that all the hardships of land-owning come upon him long before the advantages can develop. The day of the auction sale he was quite a hero. He had a free ticket to ride to the spot. He had champagne, crackers, and cheese without charge. He was, that day, the companion and friend of all the directors. The new roads were in perfect order. The trains came and went exactly as the exigencies of the sale required. But, before he has owned his land a month, he has learned that the fence to it will cost him more than the land cost him. The road has washed badly in a shower, and he cannot find anybody whose business it is to repair it. No grocer is yet established in the neighborhood. And the railroad no longer runs a train in and out when it is wanted. He does not know any of the other new land-owners. He finds that the directors of the land company no longer

know him; and that they are naturally quite indifferent to his difficulties. The only new acquaintance he makes is the tax collector, who begins assessing his real estate at the auction price. And when he talks with a mason about building, he is told they must begin by digging a well on each of these little lots, for which he begins to think they have all paid very high.

In Vineland Mr. Landis met most of these difficulties in advance, by methods which, as I believe, must be imitated by any one who wishes for success. He went and lived in his own town, and made the establishment of the town his business. There was at least somebody on hand who wanted to have the establishment succeed. By a master stroke of policy, fortunately easily imitated under the law of Massachusetts, he took away all necessity for fencing, by keeping all cattle closely confined. On the other hand, he bound each purchaser to make certain improvements within twelve months; so that there cannot be in Vineland many of the odious empty corner lots, waiting to become valuable, which disgrace most new towns. Among the improvements required of each purchaser was the seeding with grass of the sides of the highway, the planting of shade-trees along the streets and avenues, and a fixed line was given, before which the fronts of the houses must not be carried. By these arrangements alone many of the drawbacks which sicken a new freeholder of his bargain are effectually removed.

If you go to Vineland, you find near the station a decent-looking hotel, which, when I saw it, made no pretence, but seemed comfortable enough, — which is, clearly enough, in the interest of the proprietor. You enter your name on the book, and, before long, a man accosts you, who asks if you wish to see the place. If you say you do, he says it is his business to show it to you, and that if you like to take his guidance, he will be ready with a carriage when you say, — without charge to you. Meanwhile you can look at the plans, where you will find the prices of unimproved property marked. He will own that he shall try to make you see the place to advantage, that he has a commission on each sale he makes; but you are of course at liberty to go with or without his guidance. Probably you take his guidance. He drives you up and down well-built avenues and roads, shows you village lots, farm lots, the general plan of the settlement, and answers your questions as well as he can.

You finally think you should like such or such a place which you have seen, and say you will go home and ask your wife. "As you please," says the agent, "but if you buy at first hand you must take your chances. If another purchaser appears to-morrow, why, we shall sell to him." If you agree to purchase to-day, favorable terms are given as to times of payment, which extend over four years; but invariably the conditions which have been alluded to are exacted. No person buys, unless he expects to become himself

a settler. It is evident, from all conversation with the people of the place, that they have taught themselves to regard any land speculator who comes between the original holder and the inhabitant of the land as an unendurable nuisance. But they do not regard Mr. Landis so, I think. Their purchases have made him rich, and they know it. But he has identified himself with the success of the place. He has kept up the highways at his own charge. The business of the town is raising fruit. Mr. Landis appoints an agent who carries all fruit for the settlers to Philadelphia or New York, sells it, and remits the full proceeds to the producer, without any charge on them. This is, of course, in theory, false political economy. But see at how low a charge it encourages the beginnings of the industry on which the town is to rest. Under a similar policy he has borne the principal part of the expense of draining three hundred acres of swamp, from which muck can be drawn for manure, and has given to each settler the privilege of drawing for his own use as much as he needed. During the winter of 1866–67 fifty thousand wagon-loads of this muck were removed thus by the settlers from the lands of the proprietor for manure for their own farms and gardens. I was told that the settlers went with confidence to Mr. Landis as a friend who would pull industrious men out of difficulties. I see that he is an officer in almost every one of the innumerable societies.

In the year 1866 the Agricultural Society paid an aggregate amount in premiums of two hundred and twelve dollars, while the Floral Society distributed in premiums twenty-three dollars.

In the same year (1866) Mr. Landis distributed the following list of premiums: —

One hundred dollars to be divided in two sums, for the best essay upon the history of the place; to be determined under the supervision of the Historical Society.

One hundred dollars, to be divided in two sums, for the best essay in Prose, and the best in Poetry.

One hundred dollars to the Agricultural and Horticultural Society, to be distributed as premiums for the best specimens in Produce.

One hundred dollars to the Agricultural and Horticultural Society, to be distributed as premiums for the best specimen of Fruit.

One hundred dollars, to be divided into two prize gold medals with proper inscriptions, to the two male and female scholars who shall each be pronounced the most proficient scholar, independent of any other consideration.

One hundred dollars to the two male and female scholars over fourteen years of age, and not over eighteen years of age, who shall each be pronounced the most proficient scholar, independent of any other consideration.

One hundred dollars to the Band of Music, for which they are to give six public concerts, — three in the open air in summer, and three in winter.

One hundred dollars, in two gold medals, with proper inscriptions, to the persons most graceful in and proficient in gymnastics.

Fifty dollars, in a gold medal, to the lady who cultivated the best flower-garden with her own hands.

In addition to the premiums offered by the Agri-

cultural Society in 1867, Mr. Landis offered the following: —

Twenty dollars and certificate for the best acre of broom-corn.

Twenty dollars and certificate for the best acre of field carrots.

Twenty dollars and certificate for the best acre of field turnips.

Twenty dollars for the best kept farm.

Twenty dollars for the best kept orchard, not less than two acres.

Fifty dollars to the lady who cultivates the best flower-garden with her own hands.

One hundred dollars, to be divided between the two male and female scholars, not over eighteen years of age, who shall be pronounced the most proficient scholars.

One hundred dollars, to be divided between the three persons who are the best players on the violin, cornet or bugle, and flute; to be played at the Fair, and decided by the committee.

Fifty dollars to the lady most proficient in gymnastics.

Fifty dollars to the gentleman most proficient in heavy gymnastics.

I may say, in brief, as a summary of this part of my observations on Vineland, that it is the only new place I ever visited where I have found the greater part of the women satisfied. Pioneer life — the establishing of new communities — comes very hard upon the women. The men have the excitement; the women generally have hard work at home without excitement. The men find their society as they do their daily work. The women generally are left alone to theirs. But in Vineland, even when it was but four years old, I

found intense activity everywhere, and I spoke to no woman who was not well satisfied with the social experiment which was undertaken there.

8. It will not unfrequently happen that the purchaser fails to make the improvement to which he is pledged, and that the land therefore recurs to Mr. Landis. In this case, when he offers the land again for sale, he changes the price from what it was, as the circumstances may justify. But in general the price of unimproved land remains unchanged, Mr. Landis relying for his profits on the continual improvements of the settlement, which of course quicken sales, as the population enlarges. What reason he has for such reliance may be judged from the following record of progress.

In 1861 one shanty was built on the new village lot.

In 1862 twenty-five houses were built, a store, and a school-house.

In 1863 one hundred and fifteen houses were built, and at the end of the year three hundred and sixty-nine purchases of land had been made.

At the end of 1864 six hundred and seventy farms had been sold; and on the 1st of January, 1865, nearly two thousand persons attended Mr. Landis's annual reception. As a token of regard they presented to him "Appleton's Cyclopædia."

In 1865 about two hundred buildings were erected, and at the end Mr. Landis had sold about fourteen

hundred properties. Nearly one thousand contracts to build were made in this year.

At the end of 1867 nearly two thousand farms had been sold.

The following table, recently published, shows what various institutions had come into being in this period. Many of these are doubtless larger on paper than anywhere else, still they represent something.

I. Manufacturing Interests.

1. American Building Block Factory.
2. Twelve Stone Quarries.
3. Three Brick Yards.
4. Six Steam Mills, Planing Mills, and three Lumber Yards.
5. Door, Blind, and Sash Factories.
6. Carriage Factories.
7. Saw and Plane Handle Manufactory.
8. Wood-turning and Scroll-sawing Manufactory.
9. Shoe Factory.
10. Pottery and Stone-Ware Manufactory.
11. Straw-sewing Business.
12. Crates and Fruit-Boxes Business.
13. Bookbinding and Paper-Box and Fancy Varieties Business.
14. Clothing Business.
15. Hoop-Skirt Manufacturing.
16. Button Business.

II. Agricultural and Kindred Societies.

1. Vineland Agricultural and Horticultural Association.
2. Ladies' Floral Society.

[Strawberry Festivals and annual Fair and Exhibition under the auspices of the above.]

3. Pomological Association.
4. Fruit Growers' Association.
5. Co-operative Association.
6. Landis Avenue Improvement Association.
7. East Vineland Agricultural and Pomological Society.
8. South Vineland Fruit-Growers' Club.
9. Lincoln Mutual Benefit Farmers' Club.
10. North Vineland Agricultural and Horticultural Society.
11. Forest Grove Agricultural Society.

III. 'Change and Business Facilities.

1. Private Bank.
2. Safe Deposit Company.
3. Mercantile Association.
4. Vineland Loan and Improvement Association.
5. Three Post-Offices, one of which does a far larger business than any other in West Jersey.

IV. Temperance and Physical Reform.

¶ Intoxicating Liquors Voted out of Vineland, July 10, 1863
§ Township law to that effect.
1. Independent Order of Good Templars.
a. Alpha Temple.
b. Liberty, Excelsior, Rising Sun, and Koh-i-noor Lodges.
2. Health Association.
3. Phil-Athletic Club.
4. Base Club.

V. Educational Privileges.

1. Sixteen District Schools, at convenient distances from all parts of the Tract.
2. Four Private Schools.
3. Classical Institute.

4. Young Ladies' and Gentlemen's Academy.

5. Methodist Conference Seminary, now building, 142 feet long, 56 feet wide at the ends, and 44 feet in the centre. Height from ground to top of cornice, 50 feet. Lofty French roof, spacious cupola, porticos, piazzas, balconies, &c. Style, — Large Italian, (whatever that may be.)

6. Societies of Art and Learning.

a. Vineland Historical and Antiquarian Society.

b. Pioneers' Association.

c. Literary Association.

d. The People's Lyceum.

e. Hamilton Mutual Benefit Society.

f. Vineland Library Association.

g. Harmonic Society, Glee Clubs, and Cornet and other bands, &c.

h. Dramatic Association.

i. Social Science Association.

j. Lectures, exhibitions, festivals, and other varied intellectual entertainments, periodical and extraordinary.

VI. Benevolent Societies, &c.

1. A. F. of A. M.: — Masonic Hall.
2. I. O. of O. F.
3. Philanthropic Loan Association.

VII. Public Halls, Parks, Squares, &c.

1. Plum Street Hall.
2. Mechanics' Hall.
3. Union Hall.
4. The Park, covering forty-eight acres.
5. Thirteen Public Squares.
6. Siloam Cemetery, covering fourteen acres, beautifully laid out.
7. Public Adornments.

VIII. Religious Societies.

1. Episcopalian. — Trinity Church (Gothic), on Elmer Street.
2. Presbyterian. — Church (Light Italian), on Landis Avenue.
3. Methodist. — Church (Romanesque), on Landis Avenue.
4. Baptist. — Reed's Hall. Large Church (Byzantine Romanesque), now being erected on Landis Avenue.
5. Free-Will Baptists.
6. Sabbatarian.
7. Baptist Congregational. — Church (Italesque), in South Vineland.
8. Union. — Church (Italesque), in South Vineland.
9. Adventist.
10. Unitarian. — Church (Plain Gothic,) on Sixth and Elmer Streets.
11. Friends of Progress. — Plum Street Hall.
12. Catholic. — Church soon to be erected.
13. Young People's Union Christian Association.

IX. Miscellaneous.

1. Journalistic.
a. Two weekly newspapers: "Vineland Weekly" and "Vineland Independent."
b. One bi-weekly: "Vineland Democrat."
c. Two monthly: "Vineland Rural" and "Farmers' Friend."
2. Political.
a. Union League.
b. Grand Army of the Republic.
c. Two Campaign Clubs.

The steadiness of the price of unimproved lots is an inducement to every resident to persuade his friends and relatives to come and assist in the enterprise. Almost all settlers, in this way, begin to feel a pecuniary inter-

est in the success of the whole. If a settler and his wife are pleased, — if they see the rapid advance of the value of land, given by some improvement, they become themselves the best advertising agents; they write to relatives or friends to show to them the advantages of an investment here; and thus add to the growth of the establishment. They cannot invest in unimproved lands themselves, without making the required improvements. But they can invite their friends to come and make them, and it is evident, from the rapid growth of the place, that this is what they have done.

That Mr. Landis is himself kindly regarded by the people who have come together in the town which he has founded seems evident from the direction which a thousand straws take, blown by the wind of its popular opinion.

4. Early in the settlement of Vineland the people of the town, led undoubtedly by Mr. Landis, determined, with great unanimity, that they would not have the sale of intoxicating liquor, or what they call "saloons," and we call "bar-rooms." They sent out of town the first dealer who sold beer to the boys and wood-choppers, and called a meeting which passed resolutions, and formed an organization to prevent the sale of intoxicating liquors. This was July 10, 1863.

They then, by a very curious arrangement, petitioned the Legislature of New Jersey, to pass a special law precluding the sale of any intoxicating liquor, beer, or wine, within the limit of Landis township. The

Legislature did this by a vote of sixty-three to four, on the ground, probably, that the people asked for it, as the State of New Jersey has no such general policy. Each offence against this law is punishable by a fine of fifty dollars or by imprisonment or both.

Of course this peculiarity keeps from Vineland all settlers who wish to have the privilege of buying and drinking liquors in public. There is no restriction on a man's buying liquors elsewhere and bringing them to his house to use. But he must not sell them in Vineland. Mr. Landis, and the great majority of the people there, are very willing to give up any settlers whom they thus lose. There is, indeed, in most new enterprises of land-settlement, no lack of openings for them. The result of the policy is shown succinctly in the following report from the Town Constable and Overseer of the Poor, published in the spring of 1869.

As Constable and Overseer of the Poor there are some things in my department which show so conclusively the favorable working of the system upon which Vineland is founded, that I will give the information to the public, so that the facts may be known and the example of this system followed.

The two principles in Vineland which we recognize as uppermost are: First, That land shall not be sold to speculators; second, By the decision of the people that there shall be no grog-shops, liquor saloons, licensed taverns, or lager-beer shops.

What is the practical working of these principles? I will state a few facts which are probably unexampled in the United States, at least. Though we have a population of ten thousand

people, for the period of six months no settler or citizen of Vineland has required relief at my hands as Overseer of the Poor. Within seventy days there has been only one case, among what we call the floating population, at the expense of four dollars.

During the entire year there has been only one indictment, and that a trifling case of assault and battery among our colored population.

So few are the fires in Vineland that we have no need of a fire department. There has only been one house burnt down in a year, and two slight fires, which were soon put out.

We practically have no debt, and our taxes are only one per cent on the valuation.

The Police expenses of Vineland amount to seventy-five dollars per year, the sum paid to me, and our poor expenses are a mere trifle.

I ascribe this remarkable state of things, so nearly approaching the Golden Age, to the industry of our people and the absence of King Alcohol.

Let me give you, in contrast to this, the state of things in the town from which I came, in New England. The population of the town was 9,500, a little less than Vineland. It maintained forty liquor-shops. These kept busy a police judge, city marshal, assistant marshal, four night watchmen, six policemen. Fires were almost continual. That small place maintained a paid fire department of four companies, of forty men each, at an expense of three thousand dollars per annum. I belonged to this department for six years, and the fires averaged about one every two weeks, and mostly incendiary. The support of the poor cost two thousand five hundred dollars per annum. The debt of the township was one hundred and twenty thousand dollars. The condition of things in this New England town is as favorable in that country as many other places where liquor is sold.

T. T. CORTIS,

Constable and Overseer of Poor of Landis Township.

5. The aim of Mr. Landis, from the beginning, has been to build up a community of which the central business should be small farming. He has no such aims as had the founders of the villages, described in this volume, who wished to make homes for the laborers of Naguadavick. His advertisements, his reports, and his plans all refer to the advantages of the place for light farming, or market gardening or the raising of fruit. To this object he has applied himself, — and in his effort he has succeeded. Of course a great many people are dissatisfied, and go away. In the Vineland papers are long advertisements of improved property offered for sale. But this will happen in all new places. The restless people go to them; the restless people leave them. People who succeed in them leave them for a larger field. People who fail leave them to try other circumstances. Indeed, I think I could show that of a given number of persons in a community, even as settled as is Boston, the chances are, taking the average of years, that one twelfth will have removed from that city before one year is over. Vineland is no Eden or Fairyland. It requires work, perhaps as much as any place in the world. But by a few simple arrangements it is made easy for people with small capital to establish themselves there. It follows that large numbers do establish themselves, and that, of those numbers, a large proportion remains. The following letter from a "comparative cripple" — a carpenter-farmer — will show what has

been done in a single instance, which seems to be in no way exceptional.

VINELAND, Landis Avenue, near Main Road, May 6, 1868.

MR. EDITOR, — I have thought that a truthful record of my farming and "getting along" experience generally in Vineland would be of some importance, especially as bearing on the prospects of success which have hitherto opened, and still continue open here, to an *industrious* person of *small capital*. To that effect I hereby treat you to the following "fireside talk," which can be any day fully verified by the closest investigation.

I have resided in Vineland for four years. I came here with my family, consisting of my wife, one son, who lost an arm at Gettysburg, and two grown-up daughters, from Canaan, Maine. My occupation there was the manufacturing of bedsteads and general teaming, with some little farming. This brought me in, during six years, an average of one hundred dollars clear annually; but I must say that my ambition was but very poorly satisfied with such small "pay" for very heavy work.

As it happened my daughter came across a "Vineland Rural." We all perused it attentively, and, after careful deliberation, unanimously decided that we would give a fair trial to Vineland, more on account of our health than anything else, as we had for some time come to the conclusion that a milder latitude than that of Maine would be decidedly beneficial to us all. And I would here say that I was then a comparative cripple, and have been for a long time constantly suffering from a most annoying chronic disease, which all people, professional and otherwise, naturally pronounced irremediable.

Well, I came and saw Vineland, travelled some over the tract, investigated, thought, pondered, and finally made up my mind to settle. After paying my debts in Maine, and moving my family here, I found that we had left, in all, two horses and one fifty-dollar bill. But we had made up our minds *not* to feel dis-

couraged, come what will. I went at once to work *with my horses*, stump-pulling, at four dollars per day. After a while, and by pretty strict economy, I bought the machine, improved it somewhat, and pulled all the stumps put in my way, "on my own hook." As we had in the mean time (as well as for some time after) no house to go into, I hired two rooms at two dollars per week; bought a small cook-stove and a few other necessary utensils; "kept house in a small way," and got along pretty comfortably on the whole. In a short time, comparatively, I was enabled to pay one fourth cash down, namely, one hundred and twenty-five dollars for twenty-five acres of wild land, five acres on Landis Avenue, on which I reside, and twenty on Chestnut Avenue. Then I bought me another machine, continued to stump for my neighbors and to clear my own land, bought another pair of horses, and also a pair of mules. From then till now, I "kept at it" pretty closely. We all of us lived well enough, got supremely satisfied with the capacities of the soil, raised excellent truck and fruit, and this day I have *all* my land *cleared*, thirteen acres thoroughly stumped, three acres set to grape-vines, three acres in blackberries, two acres in blackcap raspberries, half an acre in Philadelphia raspberries, beside four hundred and twenty-five apple-trees, three hundred and seventy-six pear-trees, twenty peach-trees, with some currant and gooseberry bushes, all in fine growing condition. From what I have tested in the cultivation of sweet and Irish potatoes I have determined to set four acres in each. I also raise every year lots of garden vegetables, — onions, beets, carrots, parsnips, cabbages, &c., — and with this garden produce we are highly satisfied.

My dwelling-house, which I intend to enlarge and trim up generally as we go along, is of wood, sixteen feet by twenty-six main building, with an L thirteen feet by twenty-three, all one story and a half. The stables are thirty-six by twenty-eight. And, by the by, this leads me to state that I intend going into raising grass and hay at no distant day, having already been duly

deliberating on *that* subject, as a thing which, by proper attention, will *pay* and *pay well* in Vineland. The nearest calculation I can make, as to what I have done in Vineland, and what Vineland has done to me, is simply this: I know full well, from comparison and the offers which have at times been made to me, that my land and buildings in their present state, show a market value of at least Ten Thousand Dollars ($10,000), and that my machines, teams and farming implements are worth at least Two Thousand Dollars ($2,000), making up the total of Twelve Thousand Dollars ($12,000), which I call my Vineland Industrial Luck. In fact, we would *not* by any means sell out at a much higher figure.

I have never found any place like Vineland for an industrial man to get along in. Besides, it has proven itself, to my experience and knowledge, to be a very healthy place, particularly in my lung diseases. I am myself, for all my hard work, in a much better condition than I had been for long years before moving here. I need not praise our pure, sweet, soft water. The working season, as compared with that of Maine, is just this: you can work out from May to October, or November, at farthest, in that "upper region"; here you can, on a fair average, improve your land from February to Christmas, and sometimes even to New-Year's Day.

My son and daughters have helped me considerably in work; but *they were all well paid.* In fact, except a little during my first summer here, I have had no work whatever done for me which has not been strictly paid for.

My family has not had one single fit of homesickness since we arrived. They are so highly satisfied with Vineland that none of them would leave on any account. Besides, all my children have been well married in Vineland.

There are no two ways about it. A man that has a mind to work, and has some *ambition* in him, will surely get rich, even if partially crippled, and quite as poor as I was when commencing

operations here. But if a man will put his little all in a house to begin with, and *will not* keep up his *industry* and *ambition*, why, then he deserves *not* to get rich anywhere, and he has only himself to blame.

Respectfully yours,
CHAS. B. WASHBURNE.

I have said that I know of nothing exceptional in this case. I do not, however, fail to remark, that the name of the writer is that of a family, many of the members of whom, when they have emigrated from Maine, have done so to some purpose, for themselves and for their country.

Here is a most condensed statement, from which I have attempted carefully to prune the enthusiastic declarations which old Vineland settlers always make, of how much they like the place. It is the history of a town, which has been made out of nothing in eight years, without remarkable physical advantages. This town now contains twelve thousand people, living in great comfort, none of whom had large means when they went there. It is a town which evidently is established, and has remarkable prospects in the future. To speak of a single point only, which settlers will appreciate, — here are two hundred miles of well-built roads, in this little tract of say forty thousand acres.

It seems to owe its growth and beauty and pros-

perity to a few general principles which might be carried out anywhere. In the statement of a Committee at the Paris Exposition of 1867, which gave Mr. Landis a medal as the founder of Vineland, these principles were stated as four.

I. That the land should be laid out with reference to practical convenience.

II. That it should be laid out with reference to beauty.

III. That societies for mutual improvement and entertainment must be formed, and temperance enforced, in order to promote the physical prosperity and mental improvement and happiness of the people. For this, also, small farming and compact population are considered necessary.

IV. The lands and town lots are sold to actual colonists only.

From these principles spring the details thus described in the same paper by Mr. Landis:—

MATERIAL ELEMENTS.

1. The general plan of laying out the land, by which peculiar facilities were afforded to industrious people to obtain land for homesteads. To accomplish this it was laid out in five, ten, and twenty acre lots and upwards, at a small price, payable in one, two, three, and four years.

2. The requirements that the houses in the town plot be set back from the roadside at least twenty feet, and on the farm lots at least seventy-five feet, in order to afford room for flowers and shrubbery.

3. Requiring all colonists to plant shade trees upon the roadside, and to grass the roadsides.

4. Requiring colonists to build and settle upon their lands within one year, and selling no land to other than actual colonists.

5. The introduction of fruit-growing and the general improvement of agriculture and horticulture.

6. The introduction of American manufactures.

7. The making of roads and other improvements at my individual expense.

MORAL ELEMENTS.

1. The introduction of good and convenient schools.

2. The formation of agricultural and horticultural societies.

3. The formation of church societies, for the encouragement of morality and religion.

4. The formation of literary societies and libraries.

5. The introduction of a new temperance reform, which, in its practical operation, appears to do away with all the evils of intemperance.

To this statement, which includes the secret of the prosperity of this place, I add the following words from Mr. Landis himself.

"The reason why many settlements fail is because the projectors expect to make an easy speculation of them without much labor and time, and because they have no definite system which will insure the increase of the value of lands upon the hands of the purchasers, as well as the general prosperity of the settlers.

"No prosperous settlement can be made without the personal application by the proprietor of much care and labor over a period of many years. He must

expect to make the enterprise an exclusive and legitimate business."

I believe the last statement to embody a most essential suggestion.

Vineland, in short, is a wilderness settlement in the heart of civilization. You have not to carry your family, your furniture, and your stores a week's journey towards the West. You have not to wait a week for your letters from the home you have left behind. I have never forgotten the moment when I first stepped on the platform of the station there. I was in a new settlement, four years only from the wilderness. The people were that day grubbing up the brush where a new church was to stand, in a spot which but just before had been forest. From the car there landed with me two families of the settlers. A woman with one carried a canary-bird. A man of the other waited at the baggage-car for a mould of Philadelphia ice-cream. They were new settlers, — acting like new settlers. But, if they chose, they had canary-birds and ice-cream as well. The incident suggested to me the contrast between Vineland and a log-cabin in township No. 9, in the seventh range.

HOW THEY LIVE IN BOSTON, AND HOW THEY DIE THERE.

"THERE is not one word in the paper," said Laura, as she threw it over to her husband, both of them sitting on the piazza, above the sea at Manchester. "I do not see why they choose to print so much trash from day to day." So she took up Littell's Living Age, and began reading some of Crabb Robinson's *bon-mots*.

For fifteen minutes there was silence.

Bernard laid down the paper in his turn. "I hardly see why you say there is nothing in the paper," said he, looking a little pale and worried. "It is true there is no battle, and there has been no accident on the Erie Railroad for three days; but this account of the death of these poor little children, whose fathers and mothers loved them as much as you and I love Ben, is to me as terrible as a battle, and cuts as near home as a railroad smash."

"Children, — my dear child," said Laura, pale in her turn now. "I saw nothing about children. What is it? Whose children were they?"

Bernard read: —

"From Our Own Correspondent.

"The mortality of the infants in Bethlehem, which has made every Christian mother curse the name of Herod, is more than equalled in the terrible suffering which I do not venture to describe. The *ayuntamiento* appears powerless in the havoc; the physicians give me no encouragement that the plague is stayed. With my companions, I have in the last week attended at the funeral rites of seventy-five of these little innocents; and unless we receive some relief, which we do not anticipate, I shall be obliged often to send to you the same melancholy information."

"Melancholy information!" said Laura, bitterly. "Is the man a stone? — is the agony of a baby and is the wretchedness of the mother only a paragraph in his string of news? Where is this, — in Mexico or in Spain? Why did not I see it? Give me the paper!" And she took it.

"Why, Bernard," she said, after a moment, reproachfully, "you are not making fun of me! You could not make that up to quiz me!"

"No, darling," said Bernard, sadly, looking over her shoulder; "I only added the words for the want of which it missed your eye. There is the story, enough sadder than I made it, and the story will be there next week, and next week, if you take pains to look for it. Only now you know where to look, and you did not know before. The trimming which ladies wear on their summer dresses in Wiesbaden is so important that these people can give a quarter-column to describe that; but the death of seventy-five infants in their own town is only worth half a line of min-

ion. I will make it a little clearer for you. And then with his pencil he drew a line around the words, **CHOLERA INFANTUM, 75,** in the table which I copy below: —

CITY MORTALITY. — The deaths in Boston during the week ending at noon to-day numbered 196, — 102 males, 94 females. Americans, 149; Irish, 36; English, 3; Scotch, 1; Provinces, 4; Germans, 2. Consumption had 20 victims; cholera infantum, 75; dysentery and marasmus, 11 each; brain diseases, 9; cancer, 5; diarrhœa and lung disease, 4 each; accident, apoplexy, convulsions, intemperance, peritonitis, and rheumatism, 3 each; diphtheria, debility, infantile and puerperal diseases, typhoid and scarlet fever, old age, premature birth, 2 each; anæmia, inflammation of bowels, croup, dropsy, fistula, exposure, heart disease, measles, necrosis, paralysis, scald, and syphilis, 1 each. American parentage, 73; foreign parentage, 123. — July 31, 1869.

"That means, dearest, that there were seventy-five households fighting death over the cradles of their babies last week, and that seventy-five fathers and seventy-five mothers were defeated, and that life is hardly worth living to them now, because their little ones are not. If it were half round the world, and if it were an *ayuntamiento* that was puzzled, it would make a paragraph; but seeing it is only in Suffolk Street and B Street, it is not of so much consequence."

"O," said Laura, through her tears, "do not be bitter about it, — these people, as you call them, are no more careless or negligent about them than I am.

We are so happy here and the children are so well," — and she looked anxiously at big, bouncing Ben in his wagon, — "that we forget there are other people in the world. Who are these children? I read the deaths in the papers every day, and there have not been many names of children, — nobody's name that I knew.

"No, dear," said Bernard again, "you did not know them, and I did not, and they are not the kind of people who send their deaths or their marriages to the newspaper. They are the children of the people, who stand up to their knees in water, that the stones may be laid firm that support the causeway on which is laid the gravel that your and my carriage rolls smoothly over. They are the people who, with naked skins in a temperature of a hundred and ten degrees, wheel the coal to the retorts that there may be gas enough at Selwyn's to-night, if you and I fancy we should like to go and see Laura Keene in Midsummer. I do not know," he added after a pause, "how I should have this cigar in my mouth at this moment if there were not a good many of such people somewhere. But, for all that, their names do not get put into the newspapers when they die, unless, by bad luck, somebody kills them."

"Do you mean to tell me," said Laura, rousing herself with something almost of agony in her manner, "that it is sickly in Boston, and that I have not known it all this time? That Emily is there with all

her children, in the midst of an epidemic, and that I have not known a word about it? That was not kind!"

"No, dearest," said Bernard again, more sadly than before, — "no, dearest. Emily's children are as safe as yours, probably safer, so far as human wisdom goes. There is no epidemic in Chestnut Street, or Mount Vernon Street, or Beacon Street, or in Worcester Street, or Chester Square, or on Telegraph Hill, or on the Highlands. There is no epidemic anywhere. Only where people live sixteen families in one house, with their swill-barrels in their entries and their water draining on the floors, the chances for life are not as good as they are at Emily's house, where each child has a bath before she goes to bed and a room of its own to sleep in. All I mean is that these people live so that it becomes a very easy matter for their children to die."

Laura sat in silence a few minutes, pushing by Crabb Robinson and the paper both. Then she said to Bernard, "Why is it, Bernard, that I, who have lived all my life in Boston, know nothing about these places that these poor children live and die in?"

"Why is it," said he, "that I know nothing about them, — that I take all I tell you from the printed report of some poor fellow who is trying to thorn up me and the other governors of this country to do something about it? It is simply the old story; as somebody said in London, 'When the nice people

of Belgravia and the rest of the West End shall be making their answers at the day of judgment, they will have some reason to say, "When *saw* we thee sick or in prison, and did not minister to thee?" — even after it has been explained to them that seeing one of the least of his brethren is seeing the Lord. For in Belgravia they do not see St. Giles, and as for visiting the prisoners, they would find it hard to get a permit; and as to feeding the hungry, they are afraid to give them potatoes lest they should turn them into beer.'"

"I don't care for that," said Laura, "I do not mean to be cynical or satirical about this thing. I do not live in Belgravia, and there is no place in Boston that I dare not go to, if you go with me. I move we go and see some of the people to-morrow. There is no danger that it would hurt Ben, is there?"

"Not the slightest, child," said Bernard; "we will go as soon as you like. Will you be ready at the 10.28?"

"Yes, or earlier. I will be ready for the early train at 8.40. We will drive up to Beverly and take it there."

So was it that Laura and Bernard made the following observations.

After endless charges to Katy that Ben should be kept out-doors till he took his nap; and that after his nap there should be this and that and the other, they drove to Beverly in time for the early train. It was

not more than ten minutes late in Boston; and before ten o'clock they were on their way to the City Hall. Laura felt all the excitement that she felt when she first entered Paris. For, because she had lived in Boston all her life, almost of course, she knew nothing about it. In Paris she had been taken to see the Hotel de Ville, and there was a good deal about it in her journal; in Florence she had, of course, gone to the Uffizzi; in London she had been taken to Guild Hall to see Gog and Magog, but it had never occurred to any one who managed the education of this really well-trained young lady to take her either to the State House in Boston, to see the machinery of the government of the State, nor to the City Hall, to see how that of her native city was carried on. There were pictures at the Uffizzi, and only some photographs at the City Hall.

So there was all the interest of novelty to Laura, as her husband led her up the palatial stairway, and brought her into the City Registrar's handsome office. There was a little of the fear that she was out of her place; but this vanished at once when the Registrar so courteously received her and her husband, though they were both strangers to him. Bernard introduced himself, and said, almost abruptly, being himself perhaps a little nervous, "I am sorry to see you had a bad week last week." The Registrar understood him on the moment, spoke of the seventy-five cholera-infantum deaths, and gave to his visitors such detail as

showed to them at once that he was no mere man of figures, and that his tables had to him the terrible interest which Bernard had given to them when he read to Laura. The Registrar stood there and sounded the trumpet week by week, and that with no uncertain sound. If those children died when there was no necessity, his at least was not the responsibility.

He had at once invited Laura into his airy and elegant office, and had given her a chair. In a moment more he brought to her husband the large folio, in which every detail reported to him of the deaths of the last week was written down. Bernard having gained his permission to use these tables, explained to Laura what they were to do.

He had brought with him a little memorandum-book, which he gave to her, that she might copy upon it each of the names of the seventy-five little children who had died from this single disease. She selected these from all the other deaths. She did not enter the birthplaces of the children, nor the names of their fathers and mothers, nor the other facts which she found in the Registry. Her little table, which I will only copy in part, assumed this aspect: —

BOSTON. CHOLERA INFANTUM. July 24 – July 31, 1869.

No. 1. Mary A. Murphy, 1 y. 7 mos., 22 Davenport Street, Ward 15
" 2. Sarah Eaton, 2 mos., 102 Portland Street, " 4
" 3. Edith M. Dillman, 5 mos, 19 Trask Place, " 13
" 4. Gertie F. Tucker, 6 mos., Eutaw Street, " 1
" 5. John McLaughlin, 8 mos., 61 Prince Street, " 3
" 6. Mary McCarty, 2 mos., 224 Havre Street, " 1

and so on.

While she was copying, Bernard, on a little map of the city he had with him, was making red crosses with a pencil, midway in the streets where the deaths occurred. He had finished almost as soon as she had. Then he returned the Registry to the office, with his thanks, and they both went down again to the carriage, leaving for some future day an investigation of the various curiosities of the City Hall.

"Drive to Suffolk Street," said Bernard, as he entered the carriage; and then to his wife, "Well, darling, it begins to look real now. How much more one feels it, when he sees the names of the little things!"

"Do we ever feel anything, Bernard, till we look at it piecemeal, or in the detail? Did you notice, — no, the figures were not on your side of the book, but, Bernard, almost all of these children are less than a year old. Now we always thought that the second year, while they were teething, was the dangerous year for children. But see there," and she took out her note-book, "in my first twenty-two names there is Will Sullivan, three years old; one boy of one year, and one girl of one year and seven months, and all the others are less than a year." She found afterwards that on her whole register there were but eight who had passed twelve months.

"Now," said Bernard, "look at my little map." And he showed her the map. "The worst street," said he, "is Island Street, down on the flats in Rox-

bury, where the bad smells come from. If you had ever been there you would wonder that any of them were left alive. But of old Boston, which is all we can do to-day, here are the places."

"Queer," said Laura; "they are in two rows, with a white belt, half a mile wide between."

"Yes; but that belt, you see, is the business part of the town, where nobody lives, and Fort Hill, which they are digging down, and it is the Common and Beacon Hill. Here at the North End is Copp's Hill; you see nobody has died there. On the original three mountains of Boston, on its high lands, not one of our seventy-five babies lived or died."

Laura studied the list then with some care. There was not one child on her list from Beacon Street, Chestnut Street, or Pinckney Street. And it was not merely hillsides that were exempt. There were no deaths in Union Park, Worcester Street, Springfield Street, Chester Square; not one death in any of the very nice streets where most of her friends lived and she visited most. And the largest parts, as she had said, were in two clumps together.

"What are these clumps?" said she.

"This on the north is what used to be called the Millpond. It was filled up half a century ago. Of the thirty-seven children whose homes I could find, seven lived there.

"This on the south is the Church Street district, joined to the region north of Dover Street. They

are trying now to raise the Church Street district. In this clump there are fifteen children.

"This death in Eliot Street must have been on upland; these in Russell Place and Phillips Place, and these in Prince Street, Cooper Street, Holden Court, Langdon Place, and Samoset Place, at the North End. But of all the other thirty, I think the homes were where God Almighty made the water flow. But it is not that so much. It is that the poor wretches have no air. What was it Sargent used to tell us, that the science of health was the science of getting people into pure air. You shall see as soon as we set foot on the ground what chance there is for breathing, night or day. They have fared well enough in Rutland Street, Waltham Street, Tremont Street, on Commonwealth Avenue, Newbury Street, and Marlborough Street, though these streets are all on made land. These are well-drained and well-aired streets. Air is what you want. Now look here."

The carriage stopped at the corner of Dover and Suffolk Streets, and the coachman asked, "What number?" But Bernard dismissed him, telling Laura that for what was left they had better go on foot. So they came to a wooden house, with rooms each side of the door, two stories high with attics; not so large, as he bade her observe, as the house they had left in Manchester.

"How in the world are you going to get in?" said Laura, timidly.

"O, I shall walk in," said Bernard, and he did, the door being wide open. He tapped at the first door, and immediately a stout Irishwoman appeared, to whom Bernard addressed himself. The moment there was any evidence of conversation, she was joined by another and another.

Bernard whipped out a little note-book and pencil.

"Can you tell me, ma'am, how many families there are on this floor?"

"There 's four, sir, live in here, and this woman lives in the room opposite."

"And how many children are there?"

"I 've got one girl, and Mrs. McDaniel here, she has two boys, and Mrs. McEna she has one girl and two boys, and Mrs. Liener here, she has one boy," and Mrs. Liener blushed and was pleased and confirmed the statement. Bernard asked if they had all been vaccinated, and was assured they had, with the additional assurance that the McDaniel boys were men grown. Meanwhile Laura availed herself of the freedom of a free country to look into the rooms right and left of her which the interlocutors had left open that they might enjoy the colloquy.

Up stairs then proceeded Bernard, Laura following. The first door gave no answer to his tap, the second was wide open, and Laura saw a woman lying on the bed, not asleep, however. Laura took the census here, — there was this woman, who had two boys, Mrs. O'Brien, who had one girl, and Jerry Regan,

who had no children, who occupied the four rooms on this floor. Up stairs in the attics were only the McDonalds (other McDonalds from the first floor), and the Farnums, each with one boy. Here were nine families, but none of them were named K*****.

So Bernard asked the second Mrs. McDonald if there were not a little child named K***** who died here last week.

"O, that, sir, was in the basement," said Mrs. McDonald. And it proved that they had let the basement go by, not suspecting that there was any.

Thus far the twelve rooms, of which they had inspected eight, were almost exactly alike, but that four were attics. Rooms nearly square and about ten feet by twelve. Some of them had two bedsteads in, always with high cumbrous head and foot boards, while in one, as Laura observed, which had a cooking-stove, there was no bedstead. Some of them were tolerably neat, — one, in which the woman was lying down, hopelessly dirty. Of the children spoken of, they had only seen one. He was the junior McDonald, in the attic, who, under the auspices of Mrs. McDonald and Mrs. Farnum, was walking his first steps, and crowed and laughed at the visitors very prettily. All the other children had sought wider quarters. From this inspection they went down the narrow stairways, into what was called the basement. It was almost wholly below the street, and in no way differed from what is usually called a cellar. Here they

found Mr. Kellarin and Mrs. West, but still no Mrs. K*****. The floor of the entry was wet from the overrunning of the water-faucet which supplied the house, and all the region was damp, as a cellar is apt to be which is much below the tide level. Bernard asked Mr. Kellarin, who seemed to be rather cross, if Mrs. K***** did not live here. "No,—no such woman here!"

"But did not a little child die here last week?"

"O yes,—that was in the back room; no one is there now. She has moved next door."

"Thank God for that," said Laura to her husband, as they crossed the wretched alley. "Nothing can be worse than where she was."

True enough. That floor was wet from the slop of the water. The air was wet, because the sun never kissed it. The rooms were so chilly and so dark! And the smell!

Across the alley was a little brown house about as big as the coachman's house at Manchester. It was every way nicer than that they had left, though so small. Here poor Mrs. K***** came to meet them at the first door. Laura felt that it was she, she looked so sad and so sick. Just a black rag of some kind she had put around her, and when Laura spoke to her kindly and asked about her little boy, and the poor woman told her it was her only child, and that he was sick such a little while, the two women were sisters. The four families in this house were all

young. K*****, Leonard, Driscoll, Agin, with their wives, — they all had but two boys and one girl, — only seven people to live in four rooms, which if you had put them together would have made one of twenty feet square.

In the house opposite, which they had visited first, were thirty-one persons in fourteen so-called rooms. What had been the yard of this house had been taken up by another tenement building.

I must not attempt to tell in such detail of each of the visits which Laura made this busy morning. Bernard told her, as they drove back to the train at ten o'clock, that she had knocked off more calls in her three hours than he ever did in his most successful work of his most successful New-Year's Day of his bachelor life in New York. "You have added to your visiting list," said he, "as nearly as I can make it up at this moment, thirteen Mrs. Flahertys and twelve gentlemen of that name, — eleven Mrs. Sullivans, — six Mrs. Feenans, and their husbands, — three Mrs. McLanes and two Mrs. McTanes, — besides miscellaneous names not to be mentioned."

"Well," replied Laura, stoutly, "I wish all my other friends were as cordial to me as these good women have been, — I wish they would be half as well employed when I called on them, — and I wish, on the whole, that they made as much of their advantages as these people do of what we cannot call their advantages."

It is certainly true, that in many instances the instinctive vigor of a woman, and that Divine Principle which has given to a wife the establishment and the comfort of a home, — which among this class of persons is a principle still respected and accepted, — sustain the women who are forced to live in these crowded cells with their husbands and children, so that they often retain decency, order, and even neatness, where one would say it is impossible. Sweetness of air, freshness, or cheerfulness, it is, of course, wholly beyond their power to give.

Laura and Bernard had been snubbed scarcely anywhere. Once, when Laura was the spokeswoman, and asked, timidly, "Does not Mrs. Weiss live here?" she got a very sharp "No." When poor Laura varied her question, the answer was, "No, she died here"; and Laura, who had only taken note of children's death on her memorandum-book, found that mother and child had died together. The landlady, to whom she was talking, knew nothing of her tenants, — or pretended to know nothing, — and made haste to usher her guests out of the wretched grocer-shop, where, if they had asked for bad whiskey, they would have had good chance for more cordial welcome.

They called at one house which always reminds me, as I go to my train, of the front of a menagerie cage, where the little monkeys may be seen among a few of larger growth, performing behind. It is four stories high, and has no entry or hall in it, every room open-

ing by its one door on the four front piazzas which rise above each other. Each room has, in the rear, two closets only lighted from the doors, one of which may be eight feet square; the other is narrower. The front room, which opens on the piazza, is fifteen by thirteen perhaps. This is a suite for a family. And any day you pass you may see the children of forty such families disporting themselves on the piazzas. The reason why there are no windows in the back wall is that there is another similar building, which has been squeezed in there in a space so narrow that it is not nine feet from the windows and doors to the wall opposite, — and, of that nine feet, four or five must be given to the piazza. Stop on your way down Lincoln Street, Mr. Alderman, and look at that building; do not be satisfied with the Lincoln Street front, but try the other front, and guess what are the chances for life there. As the building is arranged, it will "accommodate," I believe, sixty families, — nearly as many human beings as would be permitted by the United States statute on an emigrant vessel of the same size. Yet on the emigrant vessel there are windsails to pump out the air, — there is the certainty of fresh air on deck, and the best of it. And there, at the worst, the imprisonment is but for a few weeks. But, in this anchored hell, the child who is born must live five years before he has wit enough and strength enough to run away.

Here are Bernard's notes on the houses where he

and his wife first called. I have only described the first tenement of the first two.

13 EMERALD STREET. Two tenement-houses adjoining each other. There are thirteen families in one and ten in the other. The water-pipes are put up in the most shameful manner. They must of necessity freeze up at the very first frost. Only one faucet for each tenement-house, — i. e. twenty-three families have two faucets to draw from. There is no way of getting to the faucet without wading in dirty water, the drains being all out of order. Two of the most filthy privies entirely open for these twenty-three families, — so much out of repair as to be dangerous to enter. The boards are broken away, so that you can see into the vaults. The only reason why the people in the houses are not all dead is because they keep their own places much cleaner than anybody could naturally expect. Miserable places, out of repair, the plastering off the walls and ceilings, — no chance to whitewash, for there is no place to whitewash in many of the rooms.

TENEMENT-HOUSE 73 MIDDLESEX STREET. Sixteen families live in this house. The staircase is so narrow and dark that it is a wonder how the children, with whom it abounds, are not daily injured. In the event of a fire it might be that not one of the families up stairs could be saved. There is very fair accommodation here for water. No water-closets, however, and but one privy in four compartments for the whole sixteen families. The passages below are in a filthy condition, owing to unsuitable arrangements for the refuse.

Their whole inspection was on the southern side of the white stripe across Bernard's map. And they had not time that day to go to Island Street. Once or twice they came upon nice, cheerful houses, where Laura said the people had good friends, she was sure,

and she would not offer her sympathy. But there were many of these poor Irishwomen who were glad of her visit, and with whom she will keep up her visiting acquaintance long.

"I know," said Laura, as they rode home, "that you hate to be constantly making laws, and controlling people by laws, and I know how your father says that the best government is that which governs least; but I should think something might be done to give such people as these a better chance."

"My dear," said Bernard, "our system in Massachusetts about laws is that of Ensign Stebbins. We take great pains about making the laws, and we take equal pains to let them alone when we have made them." And Bernard took from his pocket a little blue pamphlet which contained the tenement law of 1868.

"How many of these houses had a fire-escape? Did you notice?" said he.

"What is a fire-escape?" replied Laura. "Did any of them have one?"

"Not that I saw," said Bernard. "But here is the act: 'Every such house shall have a fire-escape.' That is Section 3. From Section 4 I learn that these water-closets in Emerald and Middlesex Streets must have been 'approved by the Board of Health.' From Section 6 that that basement in Emerald Street could not have been occupied 'without a permit from the Board of Health'; nor at all unless it was 'perfectly

drained.' From Section 8 I learn that all these houses must 'have suitable conveniences for garbage,' and so on, and so on.

"How many times have you noticed the owners' names to-day?"

"Not once," stared Laura.

"Nor I. But listen: 'Every tenement or lodging house shall have legibly posted or painted on the wall or door in the entry the name and address of the owner,' — that is the law, dear Portia. And here is the law about whitewash: 'Every house thus occupied shall be whitewashed every April and October.' My dear, the law might have been made for Sybaris. But the only time I ever heard of a prosecution under it, an ex-mayor defended the landlord, knew how to rip up the indictment, and that was the end of that. O, there is law enough, dear child."

"Well, what can we do?" persisted Laura.

"Do, child? We can make public opinion. The first time Dr. Shurtleff asks you to go to ride, ask him to stop and call with you on some friends of yours in the Crystal Palace. That is the best thing you can do."

But, for himself, Bernard sent me his observations, and I determined to print them.

I CONFESS that I was surprised, when I first looked over this list of seventy-five deaths by cholera infantum in the last week of July, to see that, of the whole num-

ber, twelve were in the three wards which are made of the territory of Roxbury. It seemed curious, at first sight, that the mortality in a so-called country town, just now annexed to the compact city, should be even larger in proportion to the population than that of the more compact section. But a moment's examination of the localities removed my surprise. These eleven deaths were all of them in houses on the low, flat land, which would once have been called salt-marsh, which ought, perhaps, never to have been built upon at all, without such elevation of the streets as should give proper drainage to the houses. All of them but two or three proved, on inquiry, to be in tenement-houses of the most crowded character.

My first visit among them was in Island Street; it is not yet accepted by the city, which takes no responsibility for its drainage or its grading. It will be known by residents in Boston as the street which leads to the so-called "Island," where were the odious bone-burning establishments. Here twin children had died in a hut, standing by itself, worth its annual rental perhaps, which I think would be considered in any comfortable country town in New England unfit for the residence of men, but which here was regarded by its occupants as particularly desirable because they were alone. Two of the other deaths were in Adams Street and Chadwick Street, which, though they run down upon the flats, are occupied by a class of tenements much superior to the others. I visited every tenement in Phœnix

Place, which is a fair enough illustration, in its melancholy uniformity, of the whole class. It is a narrow court of eight houses, — four on each side. They are lightly built of wood, all on the same plan. The two end houses have each a shop in one side. All the houses are parted in the middle by an entry with a staircase; — on each side of this entry is a "suite" of rooms, always two. In no case did I find any family occupying more than these two rooms. Deducting the shops, then, here were thirty tenements, — each of two rooms, — and these were occupied by thirty families, of which the smallest was a man and his wife, — the largest a man and his wife with eight children. The population was sixty adults and sixty-five children in the sixty rooms, each of which was perhaps twelve feet square. The summer atmosphere of these places is odious, but I believe it is better than the winter atmosphere. The houses have the great advantage of standing separately from each other, so as to admit of end windows, and ventilation between every series of four tenements. But the lots are so small that all privy arrangements and deposits of offal are horribly near the open windows. The wretched way in which a woman in such a house tells you that her baby died yesterday, as if the child died of course, and she never ought to have expected that it would live, is a sad enough intimation that the tenants themselves know the risk they are running.

I have not cared to go into detail, however. My

object is accomplished in calling attention to the single fact that of these eleven deaths in Roxbury, by cholera infantum, not one took place on the proper upland. In the mortality of the same week in the peninsula of old Boston, out of thirty-eight such deaths, none took place on either of the hills, and only eight on land which had never been flowed over by the sea.

In the epidemic among children in the summer of 1864 one thousand children of less than five years of age died in Boston in one hundred days. I suppose that of the Boston people who read these pages not one in ten knows that there was any such epidemic. It did not rage among the children of people who read Fields and Osgood's books; it raged in such places as I have been describing.

If the deaths had been proportional among all classes of society, at least ten of these deaths would have taken away infants from the parish of which I am a minister, which embraces about one per cent of the population of the city.

But that is a body of people in comfortable circumstances, living in comfortable homes. And, in fact, in that epidemic not one of our children died. So untrue is that

"Pallida mors æquo pulsat pede pauperum tabernas regumque turres." *

* "Pale death steps on with equal step; although
A hut or palace is the scene of woe."

APPENDIX.

THE Constitution of a Co-operative Society for Building, which has worked well in Philadelphia, is explained in the following letters from Mr. Quincy and Mr. Davis.

MODERATE HOUSES FOR MODERATE MEANS.

I would now call your attention to a communication sent to me by Edward M. Davis, of Philadelphia, describing the workings of an association of which he is president, calculated to aid the frugal and industrious in *securing homes now* payable *out of future earnings*: —

It is *called* a Building Association, but *should* be called a "Co-operative Deposit and Loan Company," as it does not have homes built, but does receive and loan money.

There are 74 members and 1,000 shares. None of the officers receive pay, except the secretary, and he only $2 a month. The treasurer gives bonds for $1,000, but seldom has over $50 to $100 on hand, as the money is generally loaned the same night it is paid in to the association. We meet in a schoolhouse and have no rent to pay. Fuel and a janitor costs us about $15 a year. It is conducted for the benefit of the members, and not for the benefit of the officers, as is the case with many loan associations.

The receipts of the association are: —

1st. "Dues" of members, consisting of fifty cents a share, payable monthly.

2d. *Fines* of five cents a share each month as penalty for failure to pay punctually.

3d. *Premiums* on money loaned paid by members who borrow.

4th. *Interest* received monthly at the rate of six per cent per annum on money loaned. When from these sources the shares are worth $100 each, a distribution is made in the proportion in which the stock is held, and the association comes to an end.

Only members can borrow money. Each one can borrow $100 for each and every share, but not over $1,500 at one time. The borrower must give to the association as security a first mortgage on real estate for the amount borrowed, and if there are buildings, they must be insured and the policy transferred to the association. The borrower must also transfer the stock on which he borrows; must pay the premium cash; pay his dues and interest punctually, and all expenses of conveyancing.

Our association was started twenty-two months since. As fifty cents each month has been paid on each share, the amount *paid in* is $11, but the shares are worth $14.10; the difference has been made out of premium, interest, and fines. Judging from the operations of other similar associations, by the time $60 has been paid in by members as "monthly dues," the shares will be worth $100 each; that is, the association will hold claims on the real estate of the members, and cash on hand, amounting to $100,000.

The loans are made by the president, stating that there are say $500 in the treasury, but that he will sell $1,500 if it is wanted, payable out of the first money in the treasury. Some one is willing to pay five per cent premium for it, another eight per cent, others more, and so on until it reaches say twenty per cent. The buyer has fifteen shares, and says he will take the $1,500. He gives security for $1,500, and pays interest monthly on the $1,500, but the premium of $300 is deducted and he gets only $1,200 in money. His monthly dues are $7.50 and his inter-

est $ 7.50. He therefore pays $ 15 a month until the shares are worth on the books $ 100; then his mortgage is handed back, marked paid, his policy retransferred, and his home is clear. This occurs at the same time necessarily with every borrower, for it is not regulated by what he pays for his money, or when he gets it, but by the *period when the shares amount to* $ 100. When they do all the borrowers are out of debt. If there is cash on hand it belongs to those who have not borrowed, and will be just $ 100 a share for them.

The time that it takes for a society to "run out," as it is called, depends mainly on the *premiums paid*. If they are low the period is over ten years. If they could *average* twenty per cent the period would be much shorter. Money borrowed in the first year of the association at twenty-five per cent premium does not cost the borrower quite eight per cent per annum. Then he has these great advantages; he can borrow an amount almost equal to the cost of his property; can return it in small sums, and in addition participate in the profits made by the association. It is the true mode of getting a home out of *future earnings*. Being the prospective owner of the place occupied, all the improvements inure to him. This system makes our small houses more tastily and insures their being kept in better order, because a home that is *owned* is more cared for than one that is rented. I think that what are called building associations contribute much more towards securing homes to our mechanics and laboring people than our ground-rent system.

A person paying $ 15 a month by this system at the end of about ten years has his house clear, but if he pays the $ 15 as rent, at the end of the ten years the landlord has the rent and the *house too*.

To carry out a plan like this it is necessary at first that some philanthropic persons in whom the people have confidence should, like Mr. Davis, be willing gratuitously to

devote a few hours every month to the management of such an organization. As in the case of savings-banks, the success of one might lead to results in the highest degree beneficial both to the public and individuals.

JOSIAH QUINCY.

THE END.

Cambridge: Electrotyped and Printed by Welch, Bigelow, & Co.

5938-5